

11-1985

Estimated Resources Available for Financing A Nebraska Housing Trust Fund

David R. DiMartino
University of Nebraska at Omaha

R. K. Piper
University of Nebraska at Omaha

Follow this and additional works at: <https://digitalcommons.unomaha.edu/cparpubarchives>

 Part of the [Demography, Population, and Ecology Commons](#), and the [Public Affairs Commons](#)

Recommended Citation

DiMartino, David R. and Piper, R. K., "Estimated Resources Available for Financing A Nebraska Housing Trust Fund" (1985).
Publications Archives, 1963-2000. 256.
<https://digitalcommons.unomaha.edu/cparpubarchives/256>

This Report is brought to you for free and open access by the Center for Public Affairs Research at DigitalCommons@UNO. It has been accepted for inclusion in Publications Archives, 1963-2000 by an authorized administrator of DigitalCommons@UNO. For more information, please contact unodigitalcommons@unomaha.edu.



9072

Estimated Resources
Available for Financing A
Nebraska Housing Trust Fund

CENTER FOR APPLIED URBAN RESEARCH

By

David R. DiMartino

with the assistance of
R. K. Piper

November 1985

FOREWORD

In January 1985, the City of Omaha requested assistance from the Center for Applied Urban Research (CAUR) to conduct a study of the feasibility of creating a Housing Trust Fund in Nebraska. Marty Shukert, Director of Omaha's Planning and Community Development Department, and David DiMartino of CAUR met initially. In February, CAUR's Director approved the center's participation in the study.

Project activity began after the August 22, 1985, Housing Trust Fund Workshop, sponsored by Omaha's Mayor, Mike Boyle, and Nebraska Senator Ron Withem. A Housing Trust Fund Advisory Committee was created following the workshop and CAUR presented progress reports at the committee's October and November meetings. In addition, many members of the committee were contacted by CAUR personnel during the course of the study.

The City of Omaha retained a consultant for this project, David Paul Rosen. CAUR personnel first met with the consultant at the Housing Trust Fund Workshop. Thereafter, close contact was maintained between the consultant and CAUR staff. Mr. Rosen provided valuable assistance to CAUR staff, especially in developing the project's methodology.

Many other people provided valuable information and guidance for the project, particularly concerning prevailing practices within the real estate market. Among those were representatives from the Nebraska Department of Revenue, the Nebraska Department of Economic Development, the Nebraska Realtors Association, the Nebraska Real Estate Commission, the League of Nebraska Municipalities, the Urban Housing Foundation, Inc., the Omaha Board of Realtors, the National Association of Realtors, the U.S. Department of Housing and Urban Development, the U.S. Department of Commerce, the U.S. Veterans Administration, the Federal Housing Administration (FHA), the Farmers Home Administration (FmHA), and private financial institutions and sales agents.

ACKNOWLEDGMENTS

R. K. Piper assisted throughout the project and Tim Himberger directed data programming and processing. CAUR staff also provided data entry and report production. The author is indebted to all those who assisted in this project. The responsibility for views, interpretations, and conclusions expressed in this report, however, lies solely with the author.

CONTENTS

| | |
|---|-----|
| Foreword..... | i |
| Acknowledgments..... | ii |
| List of Tables..... | iv |
| List of Advisory Committee Members to the Nebraska Housing Trust Fund..... | vi |
| Executive Summary..... | vii |
| Introduction..... | 1 |
| Earnings from Escrow Accounts..... | 2 |
| Summary of Findings..... | 2 |
| Sales Escrow Deposits..... | 2 |
| Mortgage Escrow Accounts..... | 5 |
| Earnings from Rental Deposits..... | 15 |
| Earnings from Transfer Taxes..... | 16 |
| Appendix A..... | 23 |
| Appendix B..... | 27 |

LIST OF TABLES

| | | |
|----------|--|----|
| Table 1 | Estimation of Earnings Available for the Housing Trust Fund in Nebraska, By Source of Earnings, 1984..... | 3 |
| Table 2 | Prevailing Practices/Assumptions Applied in Computing Escrow Funds, By Type of Property | 6 |
| Table 3 | Residential Sales Escrow Deposits for Nebraska, 1984..... | 9 |
| Table 4 | Residential Mortgage Escrow Accounts for Nebraska, 1984..... | 12 |
| Table 5 | Earnings on Rental Security Deposits for Nebraska, 1980..... | 14 |
| Table 6A | Transfer Tax Earnings, Alternative Increases in Fees Per \$1,000 of Assessed Value..... | 16 |
| Table 6B | Transfer Tax Earnings, Portion Disbursed to State General Fund (75%), Alternative Increases in Fees Per \$1,000 of Assessed Value... | 18 |
| Table 6C | Transfer Tax Earnings, Portion Disbursed to County General Fund (25%) Alternative Increases in Fees Per \$1,000 of Assessed Value... | 20 |

Appendix A

| | | |
|---------|--|----|
| Table 1 | Estimates of Mortgage Loan Originations for 1 to 4 Family Units in Nebraska, 1978-83..... | 24 |
| Table 2 | Proportion of Total Nebraska Farm Real Estate Debt, By source of Financing, 1983-84..... | 24 |
| Table 3 | Federal Housing Administration Home Mortgage Activity in Nebraska, 1980-83..... | 25 |
| Table 4 | Real Estate Owned Through Foreclosures by Average Mortgage Banker in the United States, 1979-83..... | 25 |
| Table 5 | Status of Real Property Transfer Tax in United States as Compared to Nebraska, Summer 1985..... | 26 |

Appendix B

Trends:

| | | |
|---------|---|----|
| Table 1 | Earnings on Earnest Monies, 1980-84..... | 28 |
| Table 2 | Earnings on Down-Payment Monies, 1980-84..... | 29 |
| Table 3 | Estimated Earnings on Property Tax Reserves, 1980-84..... | 30 |
| Table 4 | Estimated Earnings on Hazard Insurance Reserves, 1980-84..... | 31 |

Data for Nebraska Regions:

| | | |
|----------|--|----|
| Table 5 | Earnings on Earnest Monies for Residential Sector..... | 32 |
| Table 6 | Earnings on Earnest Monies for Commercial Sector..... | 34 |
| Table 7 | Earnings on Earnest Monies for Agricultural Sector..... | 36 |
| Table 8 | Earnings on Down-Payment Monies for Residential Sector..... | 38 |
| Table 9 | Earnings on Down-Payment Monies for Commercial Sector..... | 40 |
| Table 10 | Residential Property Taxes Collected, Estimated Return on Amount in Trust Fund..... | 42 |
| Table 11 | Commercial Property Taxes Collected, Estimated Return on Amount in Trust Fund..... | 44 |

Data for Nebraska Counties:

| | | |
|----------|---|-----|
| Table 12 | Earnings on Earnest Monies for Residential Sales..... | 46 |
| Table 13 | Earnings on Earnest Monies for Commercial Sales..... | 55 |
| Table 14 | Earnings on Earnest Monies for Agricultural Sales..... | 65 |
| Table 15 | Earnings on Down-Payment Monies for Residential Sales..... | 75 |
| Table 16 | Earnings on Down-Payment Monies for Commercial Sales..... | 85 |
| Table 17 | Residential Property Taxes Collected Estimated Return on Amount in Trust Fund, 1984..... | 95 |
| Table 18 | Commercial Property Taxes Collected Estimated Return on Amount in Trust Fund, 1984..... | 105 |

LIST OF ADVISORY COMMITTEE MEMBERS TO THE
NEBRASKA HOUSING TRUST FUND

Mr. Lou Andersen
City Council Assistant
Omaha City Council

Mr. John Osterman
Nebraska Energy Office

Mr. Chuck Bisbee
Energy Office State of Nebraska

Mr. Jerry J. Patton
Nebraska Real Estate Commission

Mr. Lee Bursi, Director
Neighborhood Housing Services

Ms. Lynn Rex
League of Nebraska
Municipalities

Mr. Jim Caruso
Community Development, Coordinator
Urban Development Department

Ms. Geri Schrag
Executive Vice President
Omaha Board of Realtors

Mr. Fred Connely
Councilman
City of Omaha

Mr. Don Sievers
Omaha National Bank

Ms. Jeanene C. Davis
Executive Vice President
Nebraska Realtors Association

Mr. David Stahmer
Omaha Indian Center

Mr. Mike Fahey, President
American Land Title Company

Mr. John Taylor
Lincoln Action Program

Mr. George Garnett
Community Affairs Director
Nebraska Department of Economic
Development

Mr. Dennis Velek
Executive Director
Nebraska Investment
Finance Authority

Mr. Charles D. Hill
Peschio and Company

Ms. Sherry Wilmes
Executive Director
The Urban Housing Foundation

Mr. Stacy Hopkins
Executive Director
North Omaha Community
Development, Inc.

Ms. Blondell Winston
Omaha Housing Authority

Senator Ron Withem

Mr. Tim Keelan
Hanna-Keelan

Mr. Eric Youngberg
Neighborhood Reinvestment

Ms. Lou Meyers
City Council Staff Aide
Omaha City Council

Executive Summary

One part of determining the feasibility of a Housing Trust Fund in Nebraska is to estimate the resources available for such a fund. This analysis of available resources focused on four separate sources of potential funding--earnings on sales escrow deposits, earnings on mortgage escrow accounts, earnings on rental security deposits, and earnings from transfer taxes. All figures are based on prevailing practices in Nebraska, and ranges of potential funding are offered because of the use of varying rates of return (interest rates).

Earnings on mortgage escrow accounts offer the greatest potential source of funding, followed in order by earnings on rental security deposits, transfer tax revenues, and earnings on sales escrow deposits. The amounts are summarized below.

| <u>Source of Funding</u> | <u>Low Estimate</u> | <u>High Estimate</u> |
|--------------------------------------|---------------------|----------------------|
| Earnings on Mortgage Escrow Accounts | \$1,755,000 | \$4,910,000 |
| Earnings on Rental Security Deposits | 1,433,000 | 2,606,000 |
| Monies from Transfer Tax Revenues | 132,000 | 1,316,000 |
| Earnings on Sales Escrow Deposits | 266,000 | 484,000 |

These figures must be evaluated in conjunction with the legal precedents and limitations presented in a separate report by Mr. Ron Volkmer, Professor of Law, Creighton University. And, the two reports must be weighed by decision-makers in light of their policy preferences and the political realities in Nebraska.

Introduction

The Center for Applied Urban Research (CAUR) conducted a study of the feasibility of creating a Housing Trust Fund in Nebraska. CAUR staff determined the availability of resources for funding the proposed Housing Trust Fund (HTF). Computations were based on data gathered by CAUR personnel and were applied to a modified HTF model developed by David Paul Rosen and Associates.

The HTF was envisioned by Rosen's model as being financed primarily through interest earnings generated from deposit accounts created at the time of real estate transactions. The deposit accounts were to include sales escrow deposits (including earnest money deposits and down payment deposits), and mortgage escrow accounts (including property tax and hazard insurance reserves).

Additional sources of financing for the HTF were considered in this study, including rental security deposits, utility deposits, state ascheat funds, and other state public funds. Many of the additional funding sources were found to be inappropriate, largely because of legal restrictions. The legal analysis, conducted by Ron Volkmer, Professor of Law, Creighton University, is not included in this report.

A separate source of funding is also examined by this report. That source is based on several possible rates of increase in the transfer tax assessment levied on property sold in Nebraska, or the transfer and dediction of a portion of existing assessments to the Housing Trust Fund.

Earnings from Escrow Accounts

Summary of Findings

A summary of the estimates of total escrow earnings available in 1984 for the creation of a Nebraska Housing Trust Fund is presented in table 1. The estimates were computed using information on prevailing practices and data collected for this project. When a range of values were collected on prevailing practices, conservative figures were used for computations. The earnings are computed using interest rates of 5.5 percent (passbook savings rate), 8 percent (the rate of return on U.S. Treasury bills in November 1985), and 10 percent. Calculations of earnings were made for 1980-84. A detailed account of the way in which amounts were computed is discussed and displayed below.

Estimated earnings from sales escrow deposits for 1984 varied from approximately \$0.25-\$0.50 million, depending on the interest rate applied (table 1). Estimated earnings from mortgage escrow accounts varied from \$1.7-\$4.9 million, again depending on interest rates. Total estimated earnings, therefore, vary from \$2.0-\$5.4 million. The most realistic estimate of earnings is that computed at the 8-percent rate of interest, or \$3.9 million.

Sales Escrow Deposits

The Practice. A sales agent typically requires a potential buyer to deposit some amount of money in escrow at the time a purchase offer is made on property to ensure the seriousness of the purchase offer. The deposit may be called a security deposit, good-faith money, or earnest money. Generally, the amount of the deposit is a standard percentage of the purchase price of the property and the deposit is governed by prevailing practices in the local area.

Table 1

Estimation of Earnings Available for the Housing Trust Fund in Nebraska,
By Source of Earnings, 1984

| Source of Earnings | Interest Rates | | |
|-------------------------------------|--------------------|--------------------|--------------------|
| | 0.055 | 0.080 | 0.100 |
| A. Sales escrow deposits: | | | |
| 1. Earnest money deposits-- | | | |
| Residential | \$ 116,507 | \$ 169,464 | \$ 211,831 |
| Commercial | 76,039 | 110,602 | 138,252 |
| Agricultural | 50,298 | 73,161 | 91,451 |
| 2. Down payment deposits-- | | | |
| Residential | 18,081 | 26,299 | 32,874 |
| Commercial | 5,018 | 7,299 | 9,124 |
| Agricultural | <u>N.A.</u> | <u>N.A.</u> | <u>N.A.</u> |
| Subtotal | \$ 265,943 | \$ 386,825 | \$ 483,532 |
| B. Mortgage escrow accounts: | | | |
| 1. Property tax reserves-- | | | |
| Residential | \$1,452,203 | \$2,112,295 | \$2,640,369 |
| Commercial | 496,161 | 721,689 | 902,111 |
| Agricultural | N.A. | N.A. | N.A. |
| 2. Hazard insurance reserves-- | | | |
| Residential | 923,444 | 1,343,192 | 1,678,990 |
| Commercial | 984,124 | 1,431,454 | 1,789,317 |
| Agricultural | N.A. | N.A. | N.A. |
| 3. Administrative costs-- | | | |
| Residential | (1,709,250) | (1,709,250) | (1,709,250) |
| Commercial | (391,365) | (391,365) | (391,365) |
| Agricultural | <u>N.A.</u> | <u>N.A.</u> | <u>N.A.</u> |
| Subtotal | <u>\$1,755,317</u> | <u>\$3,508,015</u> | <u>\$4,910,172</u> |
| C. Total earnings | \$2,021,260 | \$3,894,840 | \$5,393,704 |

N.A. = not applicable

Likewise, once the potential buyer's offer has been accepted by the seller, the sales agent or financing institution collects a percentage of the purchase price as down payment for the property. This exchange of funds usually takes place at the time of the closing of the transfer agreement.

Each of these amounts--earnest money deposits and down payment deposits--is held by the sales agent or the financing institution during the time that the paperwork for the transaction is being completed. During this time, the deposits may be available to draw earnings for a Housing Trust Fund.

Computations. To compute estimates of interest earnings on sale escrow deposits, the annual number of sales (for earnest money deposits) and the annual sales volume (for down payment deposits) were used as base data. Data on sales were gathered from the Nebraska Department of Revenue, Property Tax Division for 1980-84. County assessors reported these data to the Department of Revenue by category of property. The most recent data on loan originations in Nebraska are displayed in table 1 of Appendix A.

The base data on sales were compiled for three categories of property--residential, commercial, and agricultural. The deposit of earnest money and down payments is a prevailing practice among residential and commercial property sales. However, among agricultural property sales only privately financed transactions involve earnest money deposits and down payment deposits are not used typically.

The base data for agricultural sales had to be adjusted for the proportion of total sales financed by private sources (total sales multiplied by 48.5 percent). The proportion of sales financed by private sources was obtained from data compiled by the Department of Agricultural Economics at the University of Nebraska-Lincoln. (See appendix A, table 2). In addition, agricultural sales which occur without mortgaging do not involve down payment deposits. Therefore, the agricultural sales data also were adjusted for the

proportion of total sales resulting in mortgaged property (total privately financed sales multiplied by 85 percent). These considerations reflect prevailing practices in the agricultural land market.

Next, the average amount of deposits and the average holding period of deposits were determined for escrow deposits from information on prevailing practices. Information on prevailing practices was collected during interviews with representatives of several major real estate companies throughout the state and with state and federal agency representatives. Prevailing practices varied by type of property and between earnest money deposits and down payment deposits (table 2). Finally, interest rates were selected and applied at 5.5 percent, 8.0 percent, and 10 percent to complete estimates.

An Example. Table 3 shows the calculations for determining the possible earnings to be realized by the HTF through the use of sales escrow deposits on residential properties alone. Detailed accounts of sales escrow deposit earnings are displayed in Appendix B for all types of property in Nebraska and by regions of the state during 1980-84.

Mortgage Escrow Accounts

The Practice. Lenders may require borrowers to establish a mortgage escrow account (impound account) as a condition of financing. The account protects the lender's investment and, typically, requires the borrower to prepay of property taxes and hazard insurance 1 year in advance.

Mortgage escrow accounts originated during the Great Depression, and they are usually established when the financing requested exceeds a certain proportion of the total sales price or the value of the property. For example, lenders may require purchasers requesting financing for 85 percent or more of the sales price of a property to pay into an mortgage escrow account.

Table 2

Prevailing Practices/Assumptions Applied in Computing Escrow Funds, By Type Of Property

| Practices/Assumptions | Type of Property | | |
|---|--|--|---|
| | Residential | Commercial | Agricultural |
| A. <u>Sale escrow deposits:</u> | | | |
| 1. <u>Earnest money deposits--</u> | | | |
| Base data | Annual number sales | Annual number sales | 41.2% of sales volume [(Aggregate value of sales) × (48.5% - private market sales) × (85% - properties with mortgage)] |
| Source of base data | Nebraska Dept. of Revenue | Nebraska Dept. of Revenue | Nebraska Dept. of Revenue |
| Average amount of deposit | 2% of average purchase price | \$5,000 (varies with price) | 5% of aggregate sales value |
| Average holding period | 45 days (0.123 year) | 60 days (0.164 year) | 90 days (0.247 year) |
| Rates of earnings applied | 0.055/0.080/0.100 % | 0.055/0.080/0.100 % | 0.055/0.080/0.100 % |
| 2. <u>Down payment deposits--</u> | | | Not applicable |
| Base data | Sales volume (\$) (Aggregate sales value) | Sales volume (\$) (Aggregate sales value) | |
| Source of base data | Nebraska Dept. of Revenue | Nebraska Dept. of Revenue | |
| Average amount of deposit | 15% of average sale price | 20% of average sale price | |
| Average holding period | 1 day (0.0027 of year) | 1 day (0.0027 of year) | |
| Rates of earnings applied | 0.055/0.080/0.100 % | 0.055/0.080/0.100 % | |

continued--

Table 2--continued

Prevailing Practices/Assumptions Applied In Computing Escrow Funds, By Type Of Property

| Practices/Assumptions | Type of Property | | |
|--|--|--|----------------|
| | Residential | Commercial | Agricultural |
| B. Mortgage escrow accounts: | | | |
| 1. Property tax reserve-- | | | Not applicable |
| Base data | a. (Aggregate tax collections) x b. (% of properties with mortgages) = 57.2% | a. (Aggregate tax collections) x b. (% of properties with mortgages) = 90.0% | |
| Source of base data | a. Nebraska Dept. of Revenue b. U.S. Dept. of Commerce, 1980 census | a. Nebraska Dept. of Revenue b. Nebraska Dept. of Revenue, 1984 count | |
| Average holding period | 3 months (0.25 year) | 3 months (0.25 year) | |
| Proportion of properties with reserve accounts | 67% | 50% | |
| Rates of earnings applied | 0.055/0.080/0.100 % | 0.055/0.080/0.100 % | |
| 2. Hazard insurance reserve-- | | | Not applicable |
| Base data | a. (Premiums paid as homeowners multi-peril and 20% of fire) x b. (% of properties with mortgage) = 57.2% | a. (Premiums paid as commercial multi-peril and 80% of fire) x b. (% of properties with mortgage) = 90% | |
| Source of base data | a. A.M. Best Company b. U.S. Dept. of Commerce 1980 census | a. A.M. Best Company b. Nebraska Dept. of Revenue 1984 count | |
| Average holding period | 6 months (0.50 year) | 6 months (0.50 year) | |
| Proportion of properties with reserve accounts | 67% | 50% | |
| Rates of earnings applied | 0.055/0.080/0.100 % | 0.055/0.080/0.100 % | |

continued--

Table 2--continued

Prevailing Practices/Assumptions Applied in Computing Escrow Funds, By Type Of Property

| Practices/Assumptions | Type of Property | | |
|--|---|--|----------------|
| | Residential | Commercial | Agricultural |
| 3. <u>Administrative costs(-)</u> -- | | | Not applicable |
| Base data | (Number of owner occupied properties) x | (Number of properties) x | |
| Source of base data | U.S. Dept of Commerce, 1980 census | Nebraska Dept. of Revenue, 1984 count | |
| Proportion of properties mortgaged | (57.2%) x | (90%) x | |
| Proportion of mortgaged properties with reserve accounts | (67%) x | (50%) x | |
| Rate of administrative costs per account per year | (\$15.00) | (\$15.00) | |

Table 3

Residential Sales Escrow Deposits for Nebraska, 1984

A. Sales escrow deposits:1. Earnest money--

| Residential Sales (No.) | | Average Amount of Earnest Money Deposited ¹ (\$) | | Average Days of Escrow Deposit ² (% year) | | Bank Interest Rate (%) | | Amount (\$) |
|-------------------------------|---|--|---|---|---|---------------------------------|---|----------------|
| (17,222) | x | (\$1,000) | x | (0.123) | x | (0.055) | = | 116,506.83 |
| | | | | | x | (0.080) | = | 169,464.48 |
| | | | | | x | (0.100) | = | 211,830.60 |

2. Down payment--

| Total Residential Saled Volume (\$) | | Average Down Payment ³ (%) | | Average Days of Escrow Deposit ⁴ (% of year) | | Bank Interest Rate (%) | | Amount (\$) |
|--|---|---|---|--|---|---------------------------------|---|----------------|
| (811,707,304) | x | (0.15) | x | (0.0027) | x | (0.055) | = | 18,080.78 |
| | | | | | x | (0.080) | = | 26,299.32 |
| | | | | | x | (0.100) | = | 32,874.15 |

¹Assumes approximately 2 percent of average purchase price; average purchase price is \$47,132.

²Assumes 45 days.

³Reported as a percentage of average sales price.

⁴Assumes 1 day.

Fourteen states have enacted legislation requiring lenders to pay interest to depositors on their mortgage escrow accounts but none have provided earnings to depositors at market rates. Proposed legislation in Nebraska was defeated, in part due to resistance from lenders. Since Nebraska does not require payment to depositors, mortgage escrow account monies may be available

to draw earnings for a Housing Trust Fund in Nebraska. Such a reinvestment fund, if enacted, would be another instance of current trends toward public-private partnerships.

Computations. The calculation of estimates of interest earnings on mortgage escrow accounts required base data for two types of deposits--property tax and hazard insurance. For property tax reserves the base data consisted of total tax collection, by type of property (residential and commercial), as reported by the counties to the state Department of Revenue. For hazard insurance reserves the base data were the total insurance premiums paid by category of coverage (homeowners multi-peril, commercial multi-peril, and fire--applied 20 percent to residential and 80 percent to commercial) as reported by the A.M. Best Company (table 2).

The calculations made are based on all properties with mortgage escrow accounts, rather than those properties sold in a given year. Therefore, earnings are based on all properties with mortgage escrow accounts, no matter when they were sold. As such, the estimates assume that the basis of a Housing Trust Fund would be retroactive.

Total tax collections were then multiplied by the proportion of all properties with mortgages (57.2 percent for residential and 90 percent for commercial) and by the proportion of mortgaged properties with mortgage escrow accounts (67 percent of residential mortgages and 50 percent of commercial mortgages). The proportion of properties with mortgages was determined for residential property by using the 1980 U.S. Census of Population and Housing count and for commercial property by using the 1984 Nebraska Department of Revenue count. The proportion of mortgaged properties with mortgage escrow accounts was estimated by interviewing representatives from financial agencies throughout the state (table 2).

Next, average holding periods and interest amounts were determined for the escrow accounts from information on prevailing practices. Holding periods were determined from the frequency of deposits into and payments from the accounts. Typically, the mortgagee makes monthly deposits and the financial institution makes bi-annual payments for property taxes and annual payments for hazard insurance. Interest amounts of 5.5 percent, 8 percent, and 10 percent were used.

Finally, the cost of administering mortgage escrow accounts by financial institutions was estimated and deducted from the earnings of the accounts (table 2). The proportion of mortgaged properties with mortgage escrow accounts was computed and applied to the totals for residential and commercial properties. The number of properties with mortgages and mortgage escrow accounts was multiplied by an administrative cost of \$15 per account per year to determine the total administrative cost for residential and commercial properties.

Use of an administrative cost of \$15 per account per year is based on the best information available from research to date,¹ and on calculations made using recent data from Nebraska financial institutions. Based on these considerations, a \$15 administrative cost is a high-end estimate and yields a conservative estimate of earnings potential from a Housing Trust Fund.

Nebraska financial institutions were unable to isolate the escrow portion of their total mortgage account costs, due to limitations in their cost accounting typical of the finance industry. However, some Nebraska

¹Kolbus, Greg, and Rolf Lehman. Profitability of Escrow Accounts in Iowa Lending Institutions. Iowa Savings and Loan League, Inc., Des Moines, Iowa, June 1977.

Michigan Department of Commerce. An Analysis of Mandatory Interest on Mortgage Escrow Accounts. Lansing, Michigan, September 1979.

Rosen, David Paul and Associates. California Housing Trust Fund Mortgage Improved Revenue Estimates, 1983-1984, Oakland, California, May 1983.

institutions were able to provide the total administrative costs associated with servicing their mortgage accounts. Those costs ranged from \$60 to \$80 per account per year. Meanwhile, the Bank of America published a guideline figure of the proportion of mortgage costs associated with escrow accounts--18.8 percent.² By applying the Bank of America rate to total costs in Nebraska, a local range of costs associated with escrow accounts was calculated--(\$60 to \$80) x (.188) = (\$11.28 to \$15.04). Thus, an administrative cost of \$15 is validated as a high-end estimate.

An Example. Table 4 shows the calculations made in determining the possible earnings to be gained by the HTF through the use of mortgage escrow accounts on residential properties alone. Detailed accounts of mortgage escrow earnings are displayed in Appendix B for residential and commercial properties in Nebraska and by regions of the state during 1980-84.

²Office of the General Council, Bank of America, 1985.

Table 4

Residential Mortgage Escrow Accounts for Nebraska, 1984

B. Mortgage escrow accounts:1. Property tax reserve--

| | |
|---------------------|---|
| \$13,245,408,581.00 | Value of residential real estate |
| x 0.022809 | Average tax rate |
| \$ 302,114,524.32 | Taxes before exemptions |
| - 26,530,627.91 | Exemptions |
| \$ 275,583,896.41 | Taxes after exemptions |
| x 0.572 | Proportion of owner-occupied households with a mortgage |
| \$ 157,633,988.75 | Taxes from owner-occupied households with a mortgage |

| Property Taxes Collected (\$) | Average Bank Holding Period (% year) | Percentage of Tax Payments Collected by Banks ¹ (%) | Estimated Return on Amount in Trust Fund (%) | Amount (\$) |
|--|--|--|---|----------------|
| (\$157,633,988.75) | x (0.25) | x (0.67) | x (0.055) = | 1,452,203.12 |
| | | | x (0.080) = | 2,112,295.45 |
| | | | x (0.100) = | 2,640,369.31 |

2. Hazard insurance reserve--

| | |
|-----------------|---|
| \$83,671,000 | Homeowners multi-peril premiums |
| + 3,949,800 | Fire (20 percent of category) premiums |
| 87,620,800 | Total premiums for owner-occupied households |
| + 0.572 | Proportion of owner-occupied households with a mortgage |
| \$50,119,097.60 | Property insurance of owner-occupied households with a mortgage |

| Property Insurance Premiums Written (\$) | Average Bank Holding Period (% year) | Percentage of Property Insurance Collected by Banks ² (%) | Estimated Return on Amount in Trust Fund (%) | Amount (\$) |
|--|--|--|--|----------------|
| (\$50,119,097.60) | x (0.50) | x (0.67) | x (0.055) = | 923,444.31 |
| | | | x (0.080) = | 1,343,191.82 |
| | | | x (0.100) = | 1,678,989.77 |

¹Based on percentage of properties with tax escrows.²Based on percentage of properties with insurance escrows.

Table 4 - Continued

Residential Mortgage Escrow Accounts for Nebraska, 1984

3. Administrative costs (-)--

170,074 = Number of owner-occupied housing units with a mortgage in Nebraska

| | | | |
|--------------------|--|---|---------------|
| (170,074) x (0.50) | Percentage of units with escrow accounts | = | 85,037 units |
| x (0.67) | | = | 113,950 units |
| x (0.75) | | = | 127,556 units |

| | | | |
|---------------------|-----------------------------------|---|--------------|
| (85,037) x (\$-15) | Average cost per account per year | = | \$-1,275,555 |
| (113,950) x (\$-15) | | = | \$-1,709,250 |
| (127,556) x (\$-15) | | = | \$-1,913,340 |

Earnings from Rental Deposits

A separate source of funding for a Nebraska Housing Trust Fund might be earnings on rental security deposits. The legal status of this issue is reviewed under separate cover in Mr. Ron Volkmer's report to the City of Omaha. Enforcement and collection of revenues generated from this source would be problematic.

A simplified estimate of the earnings possible from rental security deposits was calculated by multiplying the number of rental units in Nebraska in 1980 by the average contract rent by the interest rates used previously (5.5, 8, and 10 percent) (table 5). While the number of rental units in 1980 could have been updated to 1984 by adding the number of units constructed and demolished, any update of average rent would be imprecise. Therefore, the data for 1980 were considered adequate because of the comprehensiveness and accuracy of the contract rent data. In addition, the estimated earnings are conservative because of the use of 1980 data on number of units and contract rent. The earnings generated from these calculations varies from \$1.4-\$2.6 million.

Table 5

Earnings On Rental Security Deposits for Nebraska, 1980

| Number of rental units = 180,469 | | | |
|------------------------------------|--|-------------------------|----------------|
| Average contract rent = \$144.38 | | | |
| Number of Rental Units (No.) | Average Security Deposit ¹ (\$) | Interest Rate (%) | Amount (\$) |
| <hr/> | | | |
| (180,469) | (144.38) | x (0.055) | = 1,433,086.28 |
| | | x (0.080) | = 2,084,489.14 |
| | | x (0.100) | = 2,605,611.42 |

¹Rent for 1 month.

Earnings from Transfer Taxes

The transfer tax was also examined as a source of funding for a Housing Trust Fund in Nebraska. The transfer tax applies to all properties sold in Nebraska, with some limited exemptions, at a rate of \$1.50 per \$1,000 of assessed value as of 1985. Twenty-five percent of this revenue would contribute to the general fund of the county in which the property lies and 75 percent of the revenue would be deposited in the state's general fund.

Calculations were made using four rates of increase in or dedication of existing transfer taxes as a source of revenue for a HTF--\$0.10/\$1,000, \$0.25/\$1,000, \$0.50/\$1,000, and \$1.00/\$1,000. Calculations of the additional revenues raised were based on the volume of residential sales (aggregate value of properties sold) divided by \$1,000 and multiplied by the rate of increase in fees.

The potential revenues raised using this source were computed by type of property for 1980-84. Revenues generated for 1984 varied from approximately \$131,000 (with a \$0.10/\$1,000 increase) to \$1,316,000 (with a \$1.00/\$1,000 increase) (tables 6A-6C).

PAYEE 5A

TRANSFER PAY EARNINGS
ALTERNATIVE INCREASES IN FEES
PER \$1000 OF ASSESSED VALUE

R E S I D E N T I A L S A L E S

| YEAR | RESIDENTIAL | SALES | \$.13/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------|----------|-------------|-------------|-------------|-------------|
| 1980 | \$707,495,864 | \$70,759 | \$176,874 | \$353,743 | \$570,497 | \$707,497 |
| 1981 | \$679,189,681 | \$67,919 | \$169,797 | \$339,595 | \$570,190 | \$679,190 |
| 1982 | \$552,337,093 | \$55,234 | \$133,081 | \$276,169 | \$552,337 | \$552,337 |
| 1983 | \$309,405,933 | \$31,991 | \$202,476 | \$414,953 | \$309,945 | \$309,945 |
| 1984 | \$311,791,175 | \$31,173 | \$202,325 | \$405,851 | \$311,741 | \$311,741 |

C O M M E R C I A L S A L E S

| YEAR | COMMERCIAL | SALES | \$.13/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------|----------|-------------|-------------|-------------|-------------|
| 1980 | \$123,322,976 | \$12,332 | \$32,206 | \$61,411 | \$123,323 | \$123,323 |
| 1981 | \$171,251,414 | \$17,125 | \$12,551 | \$35,127 | \$171,254 | \$171,254 |
| 1982 | \$117,055,932 | \$11,797 | \$29,491 | \$53,933 | \$117,916 | \$117,916 |
| 1983 | \$157,727,973 | \$15,773 | \$41,932 | \$48,364 | \$157,723 | \$157,723 |
| 1984 | \$234,722,411 | \$23,772 | \$57,631 | \$115,361 | \$234,722 | \$234,722 |

A G R I C U L T U R A L S A L E S

| YEAR | AGRICULTURAL | SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------|----------|-------------|-------------|-------------|-------------|
| 1980 | \$182,666,475 | \$18,267 | \$45,667 | \$91,333 | \$182,666 | \$182,666 |
| 1981 | \$199,382,816 | \$19,938 | \$49,971 | \$99,941 | \$199,383 | \$199,383 |
| 1982 | \$185,593,407 | \$18,550 | \$46,393 | \$92,795 | \$185,593 | \$185,593 |
| 1983 | \$131,735,311 | \$13,174 | \$15,434 | \$94,363 | \$131,736 | \$131,736 |
| 1984 | \$179,730,937 | \$17,973 | \$44,933 | \$89,365 | \$179,731 | \$179,731 |

R E S I D E N T I A L - C O M M E R C I A L - A G R I C U L T U R A L
C O M B I N E D

| YEAR | SALES | \$.13/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------|-------------|-------------|-------------|-------------|
| 1980 | \$1,313,996,315 | \$131,399 | \$254,747 | \$590,493 | \$1,313,935 |
| 1981 | \$1,449,326,901 | \$144,933 | \$252,332 | \$524,653 | \$1,449,327 |
| 1982 | \$355,393,432 | \$35,539 | \$213,973 | \$427,047 | \$355,393 |
| 1983 | \$1,150,358,417 | \$115,037 | \$230,342 | \$570,644 | \$1,159,959 |
| 1984 | \$1,222,154,537 | \$122,215 | \$305,539 | \$511,177 | \$1,222,155 |

TABLE 6A (CONT)

TRANSFER TAX EARNINGS
ALTERNATIVE INCREASES IN FEES
PER \$1000 OF ASSESSED VALUE

I N D U S T R I A L S A L E S

| YEAR | INDUSTRIAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------------|------------|------------|------------|-------------|
| 1980 | \$12,609,682 | \$1,261 | \$3,152 | \$6,305 | \$12,610 |
| 1981 | \$10,205,175 | \$1,021 | \$2,551 | \$5,103 | \$10,205 |
| 1982 | \$10,205,558 | \$1,021 | \$2,551 | \$5,103 | \$10,206 |
| 1983 | \$10,199,494 | \$1,020 | \$2,550 | \$5,100 | \$10,199 |
| 1984 | \$27,818,684 | \$2,782 | \$6,955 | \$13,909 | \$27,819 |

O T H E R S A L E S

| YEAR | OTHER SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|----------------|------------|------------|------------|-------------|
| 1980 | \$43,465,733 | \$4,347 | \$12,116 | \$24,233 | \$43,466 |
| 1981 | \$49,216,673 | \$4,922 | \$12,304 | \$24,608 | \$49,217 |
| 1982 | \$43,395,826 | \$4,344 | \$11,849 | \$21,598 | \$43,396 |
| 1983 | \$55,297,131 | \$5,530 | \$16,324 | \$32,549 | \$55,297 |
| 1984 | \$56,378,924 | \$5,638 | \$16,595 | \$33,189 | \$56,379 |

T O T A L S A L E S

| YEAR | TOTAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------|------------|------------|------------|-------------|
| 1980 | \$1,033,061,785 | \$108,036 | \$270,015 | \$540,031 | \$1,033,062 |
| 1981 | \$1,103,748,749 | \$110,375 | \$277,187 | \$554,374 | \$1,103,749 |
| 1982 | \$909,494,866 | \$90,949 | \$227,374 | \$454,747 | \$909,495 |
| 1983 | \$1,234,865,472 | \$123,487 | \$308,716 | \$617,433 | \$1,234,865 |
| 1984 | \$1,316,352,195 | \$131,635 | \$329,088 | \$658,176 | \$1,316,352 |

TABLE 5B

TRANSFER TAX EARNINGS
PORTION DISBURSED TO STATE GENERAL FUND (75 %)
ALTERNATIVE INCREASES IN FEES
PER \$1000 OF ASSESSED VALUE

R E S I D E N T I A L S A L E S

| YEAR | RESIDENTIAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|----------------------|------------|------------|------------|-------------|
| 1980 | \$707,496,864 | \$53,362 | \$132,656 | \$265,311 | \$533,623 |
| 1981 | \$679,189,681 | \$50,939 | \$127,348 | \$254,696 | \$509,392 |
| 1982 | \$552,337,093 | \$41,425 | \$103,563 | \$207,126 | \$414,253 |
| 1983 | \$839,905,033 | \$60,743 | \$151,357 | \$303,714 | \$607,429 |
| 1984 | \$811,701,176 | \$60,378 | \$152,194 | \$304,388 | \$603,776 |

C O M M E R C I A L S A L E S

| YEAR | COMMERCIAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------------|------------|------------|------------|-------------|
| 1980 | \$128,322,975 | \$9,662 | \$24,154 | \$48,309 | \$96,617 |
| 1981 | \$170,254,404 | \$12,769 | \$31,923 | \$63,845 | \$127,691 |
| 1982 | \$117,965,932 | \$8,347 | \$22,119 | \$44,237 | \$88,474 |
| 1983 | \$167,727,973 | \$12,530 | \$31,449 | \$62,898 | \$125,796 |
| 1984 | \$230,722,424 | \$17,304 | \$43,261 | \$86,521 | \$173,042 |

A G R I C U L T U R A L S A L E S

| YEAR | AGRICULTURAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------------|------------|------------|------------|-------------|
| 1980 | \$182,666,475 | \$13,700 | \$34,250 | \$68,500 | \$137,000 |
| 1981 | \$199,882,816 | \$14,991 | \$37,473 | \$74,956 | \$149,912 |
| 1982 | \$185,593,437 | \$13,919 | \$34,793 | \$69,596 | \$139,193 |
| 1983 | \$181,735,841 | \$13,630 | \$34,075 | \$68,151 | \$136,302 |
| 1984 | \$179,730,987 | \$13,480 | \$33,700 | \$67,399 | \$134,798 |

R E S I D E N T I A L - C O M M E R C I A L - A G R I C U L T U R A L
C O M B I N E D

| YEAR | SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------|------------|------------|------------|-------------|
| 1980 | \$1,013,986,315 | \$76,424 | \$191,060 | \$382,120 | \$764,240 |
| 1981 | \$1,049,326,901 | \$73,700 | \$196,749 | \$393,498 | \$786,995 |
| 1982 | \$855,893,482 | \$64,192 | \$161,430 | \$320,950 | \$641,920 |
| 1983 | \$1,159,363,847 | \$86,953 | \$217,382 | \$434,763 | \$869,527 |
| 1984 | \$1,222,154,587 | \$91,662 | \$223,154 | \$446,308 | \$892,616 |

TABLE 6B (CONT)

TRANSFER TAX EARNINGS
PORTION DISBURSED TO STATE GENERAL FUND (75 %)
ALTERNATIVE INCREASES IN FEES
PER \$1000 OF ASSESSED VALUE

INDUSTRIAL SALES

| YEAR | INDUSTRIAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------------|------------|------------|------------|-------------|
| 1980 | \$12,609,632 | \$946 | \$2,364 | \$4,729 | \$9,457 |
| 1981 | \$10,205,175 | \$765 | \$1,913 | \$3,827 | \$7,654 |
| 1982 | \$10,205,558 | \$765 | \$1,914 | \$3,827 | \$7,654 |
| 1983 | \$10,199,494 | \$765 | \$1,912 | \$3,825 | \$7,653 |
| 1984 | \$27,318,684 | \$2,335 | \$5,216 | \$10,432 | \$20,864 |

OTHER SALES

| YEAR | OTHER SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|----------------|------------|------------|------------|-------------|
| 1980 | \$43,465,738 | \$3,635 | \$9,087 | \$18,175 | \$36,349 |
| 1981 | \$49,216,673 | \$3,691 | \$9,223 | \$18,456 | \$36,913 |
| 1982 | \$43,395,826 | \$3,255 | \$8,137 | \$16,273 | \$32,547 |
| 1983 | \$65,297,131 | \$4,897 | \$12,243 | \$24,486 | \$48,973 |
| 1984 | \$66,378,924 | \$4,973 | \$12,446 | \$24,892 | \$49,784 |

TOTAL SALES

| YEAR | TOTAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------|------------|------------|------------|-------------|
| 1980 | \$1,080,061,735 | \$81,005 | \$202,512 | \$405,023 | \$810,046 |
| 1981 | \$1,108,748,749 | \$83,156 | \$207,890 | \$415,781 | \$831,562 |
| 1982 | \$909,494,866 | \$68,212 | \$170,530 | \$341,061 | \$682,121 |
| 1983 | \$1,234,865,472 | \$92,615 | \$231,537 | \$463,075 | \$926,149 |
| 1984 | \$1,316,352,195 | \$98,726 | \$246,816 | \$493,632 | \$987,264 |

TABLE 6C

TRANSFER TAX EARNINGS
PORTION DISBURSED TO COUNTY GENERAL FUND (25 %)
ALTERNATIVE INCREASES IN FEES
PER \$1000 OF ASSESSED VALUE

R E S I D E N T I A L S A L E S

| YEAR | RESIDENTIAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|----------------------|------------|------------|------------|-------------|
| 1980 | \$707,496,864 | \$17,687 | \$44,219 | \$88,437 | \$176,874 |
| 1981 | \$679,139,681 | \$16,931 | \$42,449 | \$84,899 | \$169,797 |
| 1982 | \$552,337,093 | \$13,303 | \$34,521 | \$69,042 | \$133,384 |
| 1983 | \$399,935,033 | \$20,243 | \$50,619 | \$101,238 | \$202,476 |
| 1984 | \$311,701,176 | \$20,293 | \$50,731 | \$101,463 | \$202,925 |

C O M M E R C I A L S A L E S

| YEAR | COMMERCIAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------------|------------|------------|------------|-------------|
| 1980 | \$123,822,975 | \$3,221 | \$8,051 | \$16,103 | \$32,245 |
| 1981 | \$170,254,404 | \$4,255 | \$10,641 | \$21,282 | \$42,564 |
| 1982 | \$117,955,982 | \$2,919 | \$7,373 | \$14,746 | \$29,491 |
| 1983 | \$167,727,973 | \$4,193 | \$10,483 | \$20,966 | \$41,932 |
| 1984 | \$230,722,424 | \$5,753 | \$14,423 | \$28,846 | \$57,691 |

A G R I C U L T U R A L S A L E S

| YEAR | AGRICULTURAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------------|------------|------------|------------|-------------|
| 1980 | \$132,556,475 | \$4,567 | \$11,417 | \$22,833 | \$45,667 |
| 1981 | \$199,382,315 | \$4,997 | \$12,493 | \$24,985 | \$49,971 |
| 1982 | \$135,599,407 | \$4,649 | \$11,599 | \$23,199 | \$46,398 |
| 1983 | \$181,735,341 | \$4,543 | \$11,353 | \$22,717 | \$45,434 |
| 1984 | \$179,733,987 | \$4,493 | \$11,233 | \$22,466 | \$44,933 |

R E S I D E N T I A L - C O M M E R C I A L - A G R I C U L T U R A L
C O M B I N E D

| YEAR | SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------|------------|------------|------------|-------------|
| 1980 | \$1,518,986,315 | \$25,475 | \$63,587 | \$127,373 | \$254,747 |
| 1981 | \$1,349,325,901 | \$26,233 | \$65,583 | \$131,166 | \$262,332 |
| 1982 | \$855,893,432 | \$21,397 | \$53,493 | \$106,987 | \$213,973 |
| 1983 | \$1,159,363,347 | \$28,984 | \$72,461 | \$144,921 | \$289,842 |
| 1984 | \$1,222,154,537 | \$30,554 | \$76,385 | \$152,769 | \$305,539 |

>

TABLE 6C (CONT)

TRANSFER TAX EARNINGS
PORTION DISBURSED TO COUNTY GENERAL FUND (25 %)
ALTERNATIVE INCREASES IN FEES
PER \$1000 OF ASSESSED VALUE

INDUSTRIAL SALES

| YEAR | INDUSTRIAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|---------------------|------------|------------|------------|-------------|
| 1980 | \$12,609,682 | \$315 | \$733 | \$1,576 | \$3,152 |
| 1981 | \$13,205,175 | \$255 | \$533 | \$1,276 | \$2,551 |
| 1982 | \$13,205,553 | \$255 | \$533 | \$1,276 | \$2,551 |
| 1983 | \$13,199,494 | \$255 | \$537 | \$1,275 | \$2,554 |
| 1984 | \$27,318,634 | \$595 | \$1,739 | \$3,477 | \$6,955 |

OTHER SALES

| YEAR | OTHER SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|----------------|------------|------------|------------|-------------|
| 1980 | \$43,465,783 | \$1,212 | \$3,329 | \$6,658 | \$12,116 |
| 1981 | \$49,215,673 | \$1,239 | \$3,376 | \$6,152 | \$12,304 |
| 1982 | \$43,395,826 | \$1,385 | \$2,712 | \$5,424 | \$10,849 |
| 1983 | \$55,297,131 | \$1,632 | \$4,431 | \$3,162 | \$16,324 |
| 1984 | \$66,378,924 | \$1,659 | \$4,149 | \$8,297 | \$16,595 |

TOTAL SALES

| YEAR | TOTAL SALES | \$.10/1000 | \$.25/1000 | \$.50/1000 | \$1.00/1000 |
|------|-----------------|------------|------------|------------|-------------|
| 1980 | \$1,083,261,785 | \$27,932 | \$67,544 | \$135,898 | \$277,915 |
| 1981 | \$1,108,748,749 | \$27,719 | \$69,297 | \$138,594 | \$277,187 |
| 1982 | \$939,494,856 | \$22,737 | \$55,843 | \$113,637 | \$227,374 |
| 1983 | \$1,234,365,472 | \$33,372 | \$77,179 | \$154,358 | \$308,716 |
| 1984 | \$1,316,352,195 | \$32,939 | \$82,272 | \$164,544 | \$329,088 |

APPENDIX A

Table 1

Estimates of Mortgage Loan Originations for 1 to 4 Family Units in Nebraska, 1978-83

| Year | Volume (Million Dollars) | Percentage Change from Previous Year | Percent of Total U.S. Volume |
|------|-----------------------------|--|------------------------------------|
| 1978 | 1,209 | - | 0.6 |
| 1979 | 1,243 | 3 | .7 |
| 1980 | 831 | -33 | .6 |
| 1981 | 595 | -28 | .6 |
| 1982 | 513 | -14 | .5 |
| 1983 | 1,192 | 132 | .6 |

- = no change

Source: News Release (HUD-No.84-252), U.S. Department of Housing and Urban Development, (October 19, 1984).

Table 2

Proportion of Total Nebraska Farm Real Estate Debt, By Source of Financing, 1983-84

| Source of Financing | 1984 | 1983 | |
|-----------------------------|-------------------------------|-------------|--------|
| Federal Land Bank | 41.9% | 41.9% | |
| Farmers Home Administration | 9.6 | 9.6 | |
| Life Insurance Companies | 16.1 | 17.3 | } 48.5 |
| Financial Institutions | 4.1 | 2.7 | |
| Individuals | <u>28.3</u> | <u>28.5</u> | |
| | 100.0 | 100.0 | |
| Amount | (\$4.292 Bill) (\$4.226 Bill) | | |

Source: Professor Bruce Johnson, Agricultural Economics, University of Nebraska, Lincoln.

Table 3

Federal Housing Administration Home Mortgage Activity in Nebraska¹, 1980-83

| Year | Units | | Amount | | Defaults (number) |
|---------------|-------------------|-------|----------------------------|------|----------------------|
| | Total (number) | New | Total (million dollars) | New | |
| 1983 | 3,782 | 293 | 160.7 | 15.7 | 111 |
| 1982 | 1,1868 | 175 | 48.8 | 8.5 | 74 |
| 1981 | 1,519 | 602 | 58.6 | 25.7 | 93 |
| 1980 | 2,893 | 1,027 | 111.7 | 43.5 | 94 |
| Total 1934-83 | 115,657 | -- | 1,706.0 | -- | 5,919 |

-- = no data

¹Data are for single-family insured FHA activity.

Source: U.S. Department of Housing and Urban Development, Housing Information and Statistics Division.

Table 4

Real Estate Owned Through Foreclosures by Average Mortgage Banker¹ in the United States, 1979-83

| Year | Percentage of Assets (%) | Amount (Thousand dollars) |
|------|--------------------------------|------------------------------|
| 1983 | 1.3 | 847 |
| 1982 | 1.5 | 832 |
| 1981 | 2.2 | 825 |
| 1980 | 1.8 | 705 |
| 1979 | 1.7 | 761 |

¹Mortgage bankers include bank holding companies, service corporations for savings and loans, and other privately and publicly owned institutions.Source: "Financial Statements and Operating Ratios for the Mortgage Banking Industry, 1983," Trends Report No. 34. Mortgage Bankers Association of America, October 1984.

Table 5

Status of Real Property Transfer Tax in United States as Compared to Nebraska,
Summer 1985

| Category | Number of States |
|---|---------------------|
| Nebraska Real Property Transfer Tax, at rate of \$1.50 per \$1,000 ^a | 1 |
| Other States with Real Property Transfer Tax, based on Rates per \$1,000: ^b | |
| Rates less than Nebraska rate ^c | 10 |
| Rates equal to Nebraska rate ^d | 2 |
| Rates greater than Nebraska rate ^e | 12 |
| States with Real Property Transfer Tax, based on percentage rates | 5 |
| States with some other form of taxation | 5 |
| States with no tax or no information | <u>15</u> |
| | 50 |

^aNeighboring states include: Colorado (other form of taxation), Iowa (\$1.10 per \$1,000), Kansas (other form of taxation), Missouri (no tax), South Dakota (\$1.00 per \$1,000), and Wyoming (no tax).

^bRates were adjusted, in some cases, to equate to a fee for \$1,000; fees may apply variously to a property's worth, value, purchase price, or consideration paid.

^cRates of \$.50 to \$1.10 per \$1,000.

^dIncludes Oklahoma and Virginia.

^eRates of \$2.00 to \$10.00 per \$1,000.

APPENDIX B

TABLE 1

EARNINGS ON EARNEST MONIES FOR RESIDENTIAL SALES

| | RATE OF RETURN | | |
|------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| | <hr/> | <hr/> | <hr/> |
| 1984 | \$116,597 | \$169,464 | \$211,831 |
| 1983 | \$117,386 | \$170,744 | \$213,430 |
| 1982 | \$84,481 | \$122,892 | \$153,602 |
| 1981 | \$96,496 | \$143,358 | \$175,447 |
| 1980 | \$117,745 | \$171,265 | \$214,082 |

EARNINGS ON EARNEST MONIES FOR COMMERCIAL SALES

| | RATE OF RETURN | | |
|------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 11.0% |
| | <hr/> | <hr/> | <hr/> |
| 1984 | \$75,939 | \$111,632 | \$133,252 |
| 1983 | \$71,144 | \$101,377 | \$127,346 |
| 1982 | \$43,618 | \$73,717 | \$83,396 |
| 1981 | \$50,036 | \$85,374 | \$107,333 |
| 1980 | \$55,333 | \$97,235 | \$121,646 |

EARNINGS ON EARNEST MONIES FOR AGRICULTURAL SALES

| | RATE OF RETURN | | |
|------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| | <hr/> | <hr/> | <hr/> |
| 1984 | \$59,298 | \$73,161 | \$91,451 |
| 1983 | \$59,859 | \$73,977 | \$92,471 |
| 1982 | \$51,938 | \$75,546 | \$94,432 |
| 1981 | \$55,937 | \$81,364 | \$111,704 |
| 1980 | \$51,119 | \$74,356 | \$92,944 |

TABLE 2

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 10.0% |
| 1934 | \$311,731,176 | \$18,331 | \$26,299 | \$32,374 |
| 1933 | \$339,935,333 | \$18,341 | \$26,241 | \$32,331 |
| 1932 | \$552,337,393 | \$12,333 | \$17,336 | \$22,374 |
| 1931 | \$579,139,681 | \$15,129 | \$22,135 | \$27,547 |
| 1930 | \$737,496,354 | \$15,759 | \$22,323 | \$23,654 |

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 10.0% |
| 1934 | \$225,231,332 | \$5,413 | \$7,299 | \$9,124 |
| 1933 | \$167,727,973 | \$3,736 | \$5,434 | \$6,793 |
| 1932 | \$117,965,932 | \$2,628 | \$3,322 | \$4,773 |
| 1931 | \$174,254,404 | \$3,792 | \$5,516 | \$6,395 |
| 1930 | \$123,322,976 | \$2,379 | \$4,174 | \$5,217 |

Table 3

Estimated Earnings On Property Tax Reserves, 1980-84

| Type of Property/ Year | Rate of return | | |
|---------------------------|----------------|-----------|-----------|
| | 0.055 | 0.080 | 0.100 |
| (Dollars) | | | |
| Residential: ¹ | | | |
| 1984 | 1,452,203 | 2,112,285 | 2,640,369 |
| 1983 | 1,369,368 | 1,991,807 | 2,489,759 |
| 1982 | 1,190,571 | 1,731,740 | 2,164,675 |
| 1981 | 1,112,178 | 1,617,714 | 2,022,142 |
| 1980 | 1,026,640 | 1,493,294 | 1,866,618 |
| Commercial: ² | | | |
| 1984 | 496,161 | 721,689 | 902,111 |
| 1983 | 461,378 | 671,096 | 839,870 |
| 1982 | 374,303 | 544,440 | 680,550 |
| 1981 | 366,538 | 533,147 | 666,434 |
| 1980 | 303,988 | 442,164 | 552,705 |

¹Assumes that 57.2 percent of residential properties are mortgaged, and that 67 percent of mortgaged properties carry mortgage escrow reserves.

²Assumes that 90 percent of commercial properties are mortgaged, and that 50 percent of mortgaged properties carry mortgage escrow reserves.

Table 4

Estimated Earnings On Hazard Insurance Reserves, 1980-84

| Type of Property/ Year | Rate of return | | |
|---------------------------|----------------|-----------|-----------|
| | 0.055 | 0.080 | 0.100 |
| (Dollars) | | | |
| Residential: ¹ | | | |
| 1984 | 923,444 | 1,343,192 | 1,678,990 |
| 1983 | 972,428 | 1,414,441 | 1,768,051 |
| 1982 | 941,357 | 1,369,246 | 1,711,558 |
| 1981 | 814,696 | 1,185,012 | 1,481,265 |
| 1980 | 745,443 | 1,084,281 | 1,355,351 |
| Commercial: ² | | | |
| 1984 | 984,124 | 1,431,454 | 1,789,317 |
| 1983 | 1,291,237 | 1,878,163 | 2,347,704 |
| 1982 | 1,223,053 | 1,778,987 | 2,223,734 |
| 1981 | 902,816 | 1,313,186 | 1,641,483 |
| 1980 | 899,140 | 1,307,840 | 1,634,801 |

¹Assumes that 57.2 percent of residential properties are mortgaged, and that 67 percent of mortgaged properties carry mortgage escrow reserves.

²Assumes that 90 percent of commercial properties are mortgaged, and that 50 percent of mortgaged properties carry mortgage escrow reserves.

TABLE 5

EARNINGS ON EARNEST MONIES FOR RESIDENTIAL SECTOR

| REGIONS 1984 | RATE OF RETURN | | |
|-----------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| NEBRASKA TOTAL | \$116,537 | \$169,464 | \$211,831 |
| LINCOLN | \$16,554 | \$24,073 | \$30,093 |
| EAST-CENTRAL | \$53,535 | \$73,505 | \$91,831 |
| SIOUXLAND | \$974 | \$1,417 | \$1,771 |
| SOUTH-EAST | \$11,751 | \$17,092 | \$21,365 |
| SOUTH-CENTRAL | \$11,622 | \$16,935 | \$21,131 |
| NORTH-EAST | \$3,933 | \$12,949 | \$16,137 |
| SOUTH-WEST | \$8,573 | \$12,477 | \$15,596 |
| NORTH-CENTRAL | \$2,192 | \$3,183 | \$3,935 |
| PANHANDLE | \$5,365 | \$7,333 | \$9,754 |
| 1983 | | | |
| NEBRASKA TOTAL | \$117,335 | \$170,744 | \$213,433 |
| LINCOLN | \$15,925 | \$23,153 | \$28,954 |
| EAST-CENTRAL | \$49,493 | \$71,939 | \$90,937 |
| SIOUXLAND | \$1,116 | \$1,624 | \$2,037 |
| SOUTH-EAST | \$12,346 | \$18,627 | \$23,234 |
| SOUTH-CENTRAL | \$11,751 | \$17,092 | \$21,365 |
| NORTH-EAST | \$3,544 | \$12,359 | \$15,451 |
| SOUTH-WEST | \$9,545 | \$13,334 | \$17,355 |
| NORTH-CENTRAL | \$2,165 | \$3,149 | \$3,935 |
| PANHANDLE | \$5,339 | \$7,355 | \$9,374 |
| 1982 | | | |
| NEBRASKA TOTAL | \$34,481 | \$122,932 | \$153,632 |
| LINCOLN | \$13,835 | \$15,933 | \$19,791 |
| EAST-CENTRAL | \$34,174 | \$49,702 | \$62,127 |
| SIOUXLAND | \$595 | \$866 | \$1,182 |
| SOUTH-EAST | \$13,323 | \$15,316 | \$18,774 |
| SOUTH-CENTRAL | \$9,234 | \$13,432 | \$16,794 |
| NORTH-EAST | \$6,659 | \$9,673 | \$12,391 |
| SOUTH-WEST | \$6,954 | \$10,116 | \$12,644 |
| NORTH-CENTRAL | \$1,833 | \$2,667 | \$3,333 |
| PANHANDLE | \$3,721 | \$5,412 | \$6,765 |

>

TABLE 5 (CONT)

EARNINGS ON EARNST MONIES FOR RESIDENTIAL SECTOR

| RATE OF RETURN | REGIONS | | |
|----------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 10.0% |
| <hr/> | | | |
| 1981 | | | |
| NEBRASKA TOTAL | \$96,496 | \$140,358 | \$175,447 |
| LINCOLN | \$12,008 | \$17,466 | \$21,833 |
| EAST-CENTRAL | \$38,215 | \$55,586 | \$69,483 |
| SIOUXLAND | \$852 | \$1,243 | \$1,550 |
| SOUTH-EAST | \$13,935 | \$15,862 | \$19,828 |
| SOUTH-CENTRAL | \$13,750 | \$15,636 | \$19,545 |
| NORTH-EAST | \$7,922 | \$11,523 | \$14,493 |
| SOUTH-WEST | \$7,033 | \$11,503 | \$14,379 |
| NORTH-CENTRAL | \$9,146 | \$13,245 | \$16,556 |
| PANHANDLE | \$5,595 | \$8,133 | \$13,172 |
| 1994 | | | |
| NEBRASKA TOTAL | \$117,745 | \$171,255 | \$214,382 |
| LINCOLN | \$15,393 | \$21,953 | \$27,454 |
| EAST-CENTRAL | \$13,356 | \$16,991 | \$19,733 |
| SIOUXLAND | \$1,355 | \$1,535 | \$1,919 |
| SOUTH-EAST | \$12,197 | \$17,742 | \$22,177 |
| SOUTH-CENTRAL | \$13,332 | \$17,192 | \$25,249 |
| NORTH-EAST | \$9,723 | \$14,159 | \$17,637 |
| SOUTH-WEST | \$10,256 | \$14,917 | \$18,647 |
| NORTH-CENTRAL | \$2,459 | \$3,592 | \$4,499 |
| PANHANDLE | \$7,992 | \$10,184 | \$12,731 |

EARNINGS ON EARNEST MONIES FOR COMMERCIAL SECTOR

TABLE 6

| RATE OF RETURN | 1981 | | |
|----------------|-------------------------------|--------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.75% | INTEREST EARNED AT 10.0% |
| REGIONS | | | |
| NEBRASKA TOTAL | \$76,439 | \$119,672 | \$138,252 |
| LINCOLN | \$3,434 | \$12,267 | \$15,334 |
| EAST-CENTRAL | \$27,286 | \$39,688 | \$49,619 |
| SIOUXLAND | \$902 | \$1,143 | \$1,874 |
| SOUTH-EAST | \$9,797 | \$14,235 | \$17,794 |
| SOUTH-CENTRAL | \$7,305 | \$19,627 | \$13,234 |
| NORTH-EAST | \$5,134 | \$8,922 | \$11,152 |
| SOUTH-WEST | \$5,269 | \$9,113 | \$11,393 |
| NORTH-CENTRAL | \$2,431 | \$3,603 | \$4,519 |
| PANHANDLE | \$5,134 | \$3,922 | \$11,152 |
| 1983 | | | |
| NEBRASKA TOTAL | \$74,943 | \$111,377 | \$127,345 |
| LINCOLN | \$1,312 | \$14,563 | \$13,274 |
| EAST-CENTRAL | \$22,776 | \$33,123 | \$11,419 |
| SIOUXLAND | \$312 | \$1,131 | \$1,476 |
| SOUTH-EAST | \$11,571 | \$15,353 | \$21,974 |
| SOUTH-CENTRAL | \$7,171 | \$13,433 | \$13,933 |
| NORTH-EAST | \$5,389 | \$3,455 | \$11,171 |
| SOUTH-WEST | \$4,951 | \$7,216 | \$9,923 |
| NORTH-CENTRAL | \$2,651 | \$3,379 | \$4,333 |
| PANHANDLE | \$4,326 | \$7,919 | \$3,774 |
| 1982 | | | |
| NEBRASKA TOTAL | \$48,618 | \$73,717 | \$33,396 |
| LINCOLN | \$5,549 | \$9,512 | \$11,897 |
| EAST-CENTRAL | \$1,939 | \$2,321 | \$3,526 |
| SIOUXLAND | \$361 | \$525 | \$656 |
| SOUTH-EAST | \$6,224 | \$9,453 | \$11,316 |
| SOUTH-CENTRAL | \$5,277 | \$7,675 | \$9,594 |
| NORTH-EAST | \$2,796 | \$3,936 | \$4,927 |
| SOUTH-WEST | \$7,171 | \$11,439 | \$13,938 |
| NORTH-CENTRAL | \$2,129 | \$3,383 | \$3,854 |
| PANHANDLE | \$2,751 | \$4,102 | \$5,322 |

TABLE 6 (CONT)

EARNINGS ON EARNST MONIES FOR COMMERCIAL SECTOR

| REGIONS | RATE OF RETURN | | |
|----------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1981 | | | |
| NEBRASKA TOTAL | \$59,036 | \$85,974 | \$107,338 |
| LINCOLN | \$5,404 | \$9,315 | \$11,644 |
| EAST-CENTRAL | \$16,146 | \$23,485 | \$29,356 |
| SIOUXLAND | \$271 | \$394 | \$492 |
| SOUTH-EAST | \$7,396 | \$11,758 | \$13,443 |
| SOUTH-CENTRAL | \$3,030 | \$12,999 | \$16,236 |
| NORTH-EAST | \$5,363 | \$3,523 | \$10,660 |
| SOUTH-WEST | \$5,592 | \$3,134 | \$10,153 |
| NORTH-CENTRAL | \$3,333 | \$4,923 | \$6,150 |
| PANHANDLE | \$1,951 | \$7,216 | \$9,124 |
| 1984 | | | |
| NEBRASKA TOTAL | \$65,333 | \$97,235 | \$121,536 |
| LINCOLN | \$7,396 | \$11,753 | \$13,443 |
| EAST-CENTRAL | \$21,377 | \$31,094 | \$33,853 |
| SIOUXLAND | \$361 | \$525 | \$656 |
| SOUTH-EAST | \$3,714 | \$12,661 | \$15,326 |
| SOUTH-CENTRAL | \$9,331 | \$13,645 | \$17,156 |
| NORTH-EAST | \$7,396 | \$10,753 | \$13,443 |
| SOUTH-WEST | \$5,773 | \$3,397 | \$10,496 |
| NORTH-CENTRAL | \$2,435 | \$3,542 | \$4,423 |
| PANHANDLE | \$4,330 | \$6,293 | \$7,372 |

TABLE 7

EARNINGS ON EARNEST MONIES FOR AGRICULTURAL SECTOR

| 1984 | RATE OF RETURN | | |
|----------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.1% | INTEREST EARNED AT 11.7% |
| REGIONS | | | |
| NEBRASKA TOTAL | \$59,298 | \$73,161 | \$91,451 |
| LINCOLN | \$331 | \$1,154 | \$1,456 |
| EAST-CENTRAL | \$1,933 | \$2,763 | \$3,463 |
| SIOUXLAND | \$233 | \$339 | \$423 |
| SOUTH-EAST | \$12,454 | \$17,533 | \$21,916 |
| SOUTH-CENTRAL | \$9,139 | \$13,236 | \$16,545 |
| NORTH-EAST | \$9,677 | \$14,375 | \$17,594 |
| SOUTH-WEST | \$3,212 | \$11,945 | \$14,931 |
| NORTH-CENTRAL | \$3,320 | \$5,556 | \$6,945 |
| PANHANDLE | \$4,274 | \$6,217 | \$7,771 |
| 1983 | | | |
| NEBRASKA TOTAL | \$59,359 | \$73,977 | \$92,471 |
| LINCOLN | \$771 | \$1,121 | \$1,432 |
| EAST-CENTRAL | \$1,934 | \$1,505 | \$1,831 |
| SIOUXLAND | \$313 | \$443 | \$561 |
| SOUTH-EAST | \$12,133 | \$17,643 | \$22,069 |
| SOUTH-CENTRAL | \$9,691 | \$14,996 | \$17,621 |
| NORTH-EAST | \$3,317 | \$12,325 | \$16,131 |
| SOUTH-WEST | \$7,656 | \$11,137 | \$13,321 |
| NORTH-CENTRAL | \$5,257 | \$7,661 | \$9,577 |
| PANHANDLE | \$5,997 | \$7,233 | \$9,144 |
| 1982 | | | |
| NEBRASKA TOTAL | \$51,933 | \$75,546 | \$94,432 |
| LINCOLN | \$427 | \$522 | \$777 |
| EAST-CENTRAL | \$555 | \$952 | \$1,193 |
| SIOUXLAND | \$57 | \$93 | \$122 |
| SOUTH-EAST | \$13,722 | \$19,963 | \$24,953 |
| SOUTH-CENTRAL | \$9,946 | \$14,457 | \$13,334 |
| NORTH-EAST | \$6,299 | \$9,332 | \$11,291 |
| SOUTH-WEST | \$9,723 | \$14,153 | \$17,633 |
| NORTH-CENTRAL | \$4,319 | \$6,269 | \$7,336 |
| PANHANDLE | \$3,927 | \$5,711 | \$7,139 |

>

TABLE 7 (CONT)

EARNINGS ON EARNST MONIES FOR AGRICULTURAL SECTOR

| REGIONS | RATE OF RETURN | | |
|----------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.9% | INTEREST EARNED AT 14.3% |
| 1931 | | | |
| NEBRASKA TOTAL | \$55,937 | \$31,364 | \$101,734 |
| LINCOLN | \$1,115 | \$1,622 | \$2,027 |
| EAST-CENTRAL | \$1,137 | \$1,654 | \$2,068 |
| SIOUXLAND | \$212 | \$333 | \$385 |
| SOUTH-EAST | \$14,715 | \$15,586 | \$19,432 |
| SOUTH-CENTRAL | \$9,269 | \$13,432 | \$16,352 |
| NORTH-EAST | \$8,331 | \$12,074 | \$15,493 |
| SOUTH-WEST | \$15,431 | \$22,513 | \$28,148 |
| NORTH-CENTRAL | \$4,751 | \$5,939 | \$8,636 |
| PANHANDLE | \$4,957 | \$7,213 | \$9,313 |
| 1935 | | | |
| NEBRASKA TOTAL | \$51,119 | \$74,356 | \$92,944 |
| LINCOLN | \$723 | \$1,047 | \$1,339 |
| EAST-CENTRAL | \$1,322 | \$1,923 | \$2,433 |
| SIOUXLAND | \$193 | \$231 | \$351 |
| SOUTH-EAST | \$13,773 | \$15,677 | \$19,597 |
| SOUTH-CENTRAL | \$3,593 | \$12,493 | \$15,623 |
| NORTH-EAST | \$9,653 | \$14,043 | \$17,553 |
| SOUTH-WEST | \$7,673 | \$11,156 | \$13,945 |
| NORTH-CENTRAL | \$7,547 | \$13,973 | \$13,722 |
| PANHANDLE | \$4,541 | \$5,755 | \$8,444 |

TABLE 8

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SECTOR

| REGION | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 11.0% | RATE OF RETURN |
|---------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|----------------|
| | | | | | |
| 1984 | | | | | |
| NEBR. TOTALS | \$811,701,176 | \$18,081 | \$26,299 | \$32,374 | |
| LINCOLN | \$131,654,837 | \$2,933 | \$4,255 | \$5,332 | |
| EAST-CENTRAL | \$415,872,421 | \$9,246 | \$13,448 | \$16,819 | |
| SIOUXLAND | \$5,655,258 | \$125 | \$133 | \$229 | |
| SOUTH-EAST | \$53,563,411 | \$1,193 | \$1,735 | \$2,169 | |
| SOUTH-CENTRAL | \$68,548,399 | \$1,527 | \$2,221 | \$2,776 | |
| NORTH-EAST | \$43,635,904 | \$1,195 | \$1,637 | \$2,009 | |
| SOUTH-WEST | \$13,852,962 | \$1,088 | \$1,583 | \$1,979 | |
| NORTH-CENTRAL | \$7,955,958 | \$177 | \$258 | \$323 | |
| PANHANDLE | \$31,782,975 | \$685 | \$997 | \$1,247 | |
| 1983 | | | | | |
| NEBR. TOTALS | \$399,935,333 | \$13,041 | \$26,241 | \$32,371 | |
| LINCOLN | \$125,795,564 | \$2,832 | \$4,476 | \$5,195 | |
| EAST-CENTRAL | \$432,281,857 | \$8,961 | \$13,334 | \$16,392 | |
| SIOUXLAND | \$5,313,238 | \$141 | \$205 | \$255 | |
| SOUTH-EAST | \$53,545,436 | \$1,325 | \$1,929 | \$2,412 | |
| SOUTH-CENTRAL | \$69,732,133 | \$1,554 | \$2,251 | \$2,826 | |
| NORTH-EAST | \$45,659,719 | \$1,017 | \$1,433 | \$1,853 | |
| SOUTH-WEST | \$55,373,228 | \$1,256 | \$1,827 | \$2,233 | |
| NORTH-CENTRAL | \$3,864,264 | \$197 | \$237 | \$299 | |
| PANHANDLS | \$34,773,497 | \$775 | \$1,127 | \$1,418 | |
| 1982 | | | | | |
| NEBR. TOTALS | \$552,337,093 | \$12,373 | \$17,896 | \$22,373 | |
| LINCOLN | \$35,519,399 | \$1,905 | \$2,771 | \$3,453 | |
| EAST-CENTRAL | \$263,235,714 | \$5,864 | \$8,529 | \$10,661 | |
| SIOUXLAND | \$3,299,579 | \$73 | \$107 | \$134 | |
| SOUTH-EAST | \$63,642,058 | \$1,474 | \$2,043 | \$2,553 | |
| SOUTH-CENTRAL | \$61,356,032 | \$1,434 | \$2,085 | \$2,516 | |
| NORTH-EAST | \$33,998,159 | \$735 | \$1,069 | \$1,337 | |
| SOUTH-WEST | \$41,177,665 | \$917 | \$1,334 | \$1,663 | |
| NORTH-CENTRAL | \$7,329,681 | \$157 | \$228 | \$285 | |
| PANHANDLE | \$24,617,856 | \$459 | \$653 | \$835 | |

TABLE 3 (CONT)
EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SECTOR

| REGION | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.4% | RATE OF RETURN |
|---------------|-----------------------------|-------------------------------|-------------------------------|----------------|
| | | | | |
| 1981 | | | | |
| NBR. TOTALS | \$579,189,681 | \$15,129 | \$22,336 | \$27,50 |
| LINCOLN | \$39,411,259 | \$1,992 | \$2,397 | \$3,62 |
| EAST-CENTRAL | \$274,833,735 | \$6,122 | \$8,995 | \$11,13 |
| STOXLAND | \$4,910,073 | \$139 | \$159 | \$19 |
| SOUTH-EAST | \$45,640,999 | \$1,017 | \$1,479 | \$1,84 |
| SOUTH-CENTRAL | \$62,148,541 | \$1,384 | \$2,014 | \$2,51 |
| NORTH-EAST | \$30,767,353 | \$635 | \$907 | \$1,24 |
| SOUTH-WEST | \$132,777,272 | \$2,958 | \$4,332 | \$5,37 |
| NORTH-CENTRAL | \$8,252,196 | \$134 | \$267 | \$33 |
| PANHANDLE | \$31,449,478 | \$673 | \$937 | \$1,23 |
| 1980 | | | | |
| NBR. TOTALS | \$717,496,864 | \$15,759 | \$22,923 | \$23,65 |
| LINCOLN | \$139,499,555 | \$2,139 | \$3,548 | \$4,43 |
| EAST-CENTRAL | \$811,116,197 | \$5,933 | \$11,933 | \$12,53 |
| STOXLAND | \$5,113,317 | \$134 | \$195 | \$24 |
| SOUTH-EAST | \$51,121,924 | \$1,136 | \$1,653 | \$2,06 |
| SOUTH-CENTRAL | \$73,966,633 | \$1,759 | \$2,559 | \$3,19 |
| NORTH-EAST | \$13,414,732 | \$1,473 | \$1,559 | \$1,96 |
| SOUTH-WEST | \$54,914,741 | \$1,223 | \$1,779 | \$2,22 |
| NORTH-CENTRAL | \$9,855,274 | \$223 | \$323 | \$19 |
| PANHANDLE | \$37,635,297 | \$339 | \$1,221 | \$1,52 |

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SECTOR

TABLE 9

RATE OF RETURN

| REGION | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 12.0% |
|---------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| 1934 | | | | |
| NEBR. TOTALS | \$225,281,332 | \$5,019 | \$7,299 | \$9,124 |
| LINGOLN | \$31,973,252 | \$712 | \$1,036 | \$1,295 |
| EAST-CENTRAL | \$121,451,349 | \$2,795 | \$3,935 | \$4,919 |
| SIOUXLAND | \$1,283,955 | \$29 | \$42 | \$52 |
| SOUTH-EAST | \$9,742,024 | \$217 | \$316 | \$395 |
| SOUTH-CENTRAL | \$31,719,603 | \$737 | \$1,028 | \$1,285 |
| NORTH-EAST | \$7,081,787 | \$158 | \$229 | \$287 |
| SOUTH-WEST | \$13,393,351 | \$293 | \$434 | \$542 |
| NORTH-CENTRAL | \$1,706,007 | \$38 | \$55 | \$69 |
| PANHANDLE | \$5,003,134 | \$154 | \$224 | \$283 |
| 1932 | | | | |
| NEBR. TOTALS | \$157,727,973 | \$3,735 | \$5,431 | \$6,793 |
| LINGOLN | \$32,552,134 | \$725 | \$1,055 | \$1,319 |
| EAST-CENTRAL | \$37,321,075 | \$1,955 | \$2,315 | \$3,557 |
| SIOUXLAND | \$559,755 | \$15 | \$22 | \$27 |
| SOUTH-EAST | \$13,051,977 | \$291 | \$423 | \$529 |
| SOUTH-CENTRAL | \$18,333,723 | \$414 | \$595 | \$715 |
| NORTH-EAST | \$5,419,529 | \$143 | \$203 | \$253 |
| SOUTH-WEST | \$4,784,355 | \$135 | \$155 | \$194 |
| NORTH-CENTRAL | \$1,572,047 | \$37 | \$54 | \$63 |
| PANHANDLE | \$4,237,354 | \$94 | \$137 | \$172 |
| NEBR. TOTALS | \$117,965,982 | \$2,623 | \$3,822 | \$4,779 |
| LINGOLN | \$23,542,738 | \$535 | \$923 | \$1,154 |
| EAST-CENTRAL | \$54,266,476 | \$1,299 | \$1,758 | \$2,193 |
| SIOUXLAND | \$434,875 | \$10 | \$14 | \$18 |
| SOUTH-EAST | \$4,155,286 | \$93 | \$135 | \$168 |
| SOUTH-CENTRAL | \$11,920,415 | \$256 | \$386 | \$483 |
| NORTH-EAST | \$5,668,300 | \$126 | \$184 | \$239 |
| SOUTH-WEST | \$7,801,882 | \$174 | \$253 | \$316 |
| NORTH-CENTRAL | \$1,581,895 | \$37 | \$54 | \$63 |
| PANHANDLE | \$3,437,859 | \$78 | \$113 | \$141 |

TABLE 9 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SECTOR

| REGION | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|---------------|-----------------------------|-------------------------------|-------------------------------|---------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 1.1.0% |
| 1981 | | | | |
| NEBR. TOTALS | \$173,254,434 | \$3,792 | \$5,516 | \$6,395 |
| LINCOLN | \$27,142,293 | \$635 | \$379 | \$1,399 |
| EAST-CENTRAL | \$102,456,593 | \$2,282 | \$3,323 | \$4,140 |
| SIOUXLAND | \$302,453 | \$7 | \$10 | \$12 |
| SOUTH-EAST | \$6,937,838 | \$155 | \$225 | \$231 |
| SOUTH-CENTRAL | \$14,933,916 | \$333 | \$484 | \$535 |
| NORTH-EAST | \$5,173,809 | \$133 | \$203 | \$250 |
| SOUTH-WEST | \$5,576,924 | \$124 | \$131 | \$226 |
| NORTH-CENTRAL | \$1,443,033 | \$32 | \$47 | \$53 |
| PANHANDLE | \$5,237,534 | \$113 | \$171 | \$214 |
| 1983 | | | | |
| NEBR. TOTALS | \$123,322,976 | \$2,373 | \$4,174 | \$5,217 |
| LINCOLN | \$19,424,237 | \$433 | \$529 | \$737 |
| EAST-CENTRAL | \$67,911,437 | \$1,513 | \$2,233 | \$2,753 |
| SIOUXLAND | \$793,511 | \$13 | \$26 | \$32 |
| SOUTH-EAST | \$5,465,533 | \$144 | \$209 | \$262 |
| SOUTH-CENTRAL | \$15,526,513 | \$346 | \$533 | \$629 |
| NORTH-EAST | \$5,433,294 | \$122 | \$173 | \$222 |
| SOUTH-WEST | \$5,233,172 | \$133 | \$231 | \$251 |
| NORTH-CENTRAL | \$2,333,231 | \$51 | \$75 | \$93 |
| PANHANDLE | \$4,733,029 | \$105 | \$152 | \$194 |

TABLE 10

REGIONAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | PROPERTY TAXES COLLECTED | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 17.0% |
|----------------|--------------------------|-------------------------|-------------------------|--------------------------|
| | | | | |
| 1984 | | | | |
| NEBRASKA TOTAL | \$157,633,939 | \$1,452,203 | \$2,112,205 | \$2,643,369 |
| LINCOLN | \$31,896,158 | \$293,843 | \$427,419 | \$534,251 |
| EAST-CENTRAL | \$73,492,793 | \$577,052 | \$934,303 | \$1,231,704 |
| SIDUXLAND | \$1,466,224 | \$13,508 | \$19,647 | \$24,550 |
| SOUTH-EAST | \$13,171,410 | \$127,697 | \$175,550 | \$219,449 |
| SOUTH-CENTRAL | \$15,631,119 | \$144,002 | \$200,457 | \$251,321 |
| NORTH-EAST | \$12,545,411 | \$115,575 | \$158,170 | \$217,136 |
| SOUTH-WEST | \$11,019,375 | \$101,516 | \$147,661 | \$184,575 |
| NORTH-CENTRAL | \$3,026,249 | \$27,879 | \$40,552 | \$51,694 |
| PANHANDLE | \$7,300,345 | \$57,312 | \$97,952 | \$122,417 |
| 1983 | | | | |
| NEBRASKA TOTAL | \$143,542,350 | \$1,359,353 | \$1,991,347 | \$2,479,753 |
| LINCOLN | \$33,455,623 | \$233,532 | \$343,110 | \$513,113 |
| EAST-CENTRAL | \$69,511,342 | \$543,373 | \$931,452 | \$1,154,315 |
| SIDUXLAND | \$1,271,942 | \$11,713 | \$17,344 | \$21,345 |
| SOUTH-EAST | \$12,336,853 | \$113,653 | \$155,314 | \$206,643 |
| SOUTH-CENTRAL | \$14,516,763 | \$133,735 | \$194,525 | \$243,156 |
| NORTH-EAST | \$12,177,103 | \$112,131 | \$153,172 | \$203,955 |
| SOUTH-WEST | \$10,322,972 | \$95,432 | \$133,311 | \$172,375 |
| NORTH-CENTRAL | \$2,313,333 | \$25,951 | \$37,762 | \$47,212 |
| PANHANDLE | \$7,243,448 | \$56,727 | \$97,357 | \$121,321 |
| 1982 | | | | |
| NEBRASKA TOTAL | \$129,234,329 | \$1,193,571 | \$1,731,749 | \$2,164,675 |
| LINCOLN | \$26,992,333 | \$248,664 | \$361,693 | \$452,117 |
| EAST-CENTRAL | \$52,916,294 | \$579,616 | \$843,973 | \$1,053,848 |
| SIDUXLAND | \$1,151,495 | \$10,613 | \$15,437 | \$19,238 |
| SOUTH-EAST | \$10,441,229 | \$96,139 | \$139,911 | \$174,333 |
| SOUTH-CENTRAL | \$12,557,133 | \$115,633 | \$153,266 | \$214,333 |
| NORTH-EAST | \$9,333,155 | \$85,491 | \$125,335 | \$157,257 |
| SOUTH-WEST | \$9,306,424 | \$85,735 | \$124,715 | \$155,333 |
| NORTH-CENTRAL | \$2,371,057 | \$21,343 | \$31,772 | \$39,715 |
| PANHANDLE | \$5,443,399 | \$59,364 | \$86,347 | \$107,934 |

REGIONAL TAXES COLLECTED
ESTIMATED RETURN ON AVERAGE IN TRUST FUND

TABLE 19 (CONT)

| REGION | PROPERTY TAXES COLLECTED | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 10.0% |
|----------------|--------------------------|-------------------------|-------------------------|--------------------------|
| | | | | |
| REGION | 1981 | REGION | 1981 | REGION |
| NEBRASKA TOTAL | \$127,724,923 | \$1,112,173 | \$1,617,714 | \$2,022,142 |
| LINCOLN | \$23,795,324 | \$219,214 | \$319,857 | \$398,572 |
| EAST-CENTRAL | \$60,911,165 | \$561,144 | \$816,219 | \$1,020,262 |
| SIOUXLAND | \$1,005,906 | \$13,706 | \$14,635 | \$18,356 |
| SOUTH-EAST | \$13,043,256 | \$92,577 | \$134,647 | \$168,338 |
| SOUTH-CENTRAL | \$11,764,777 | \$133,419 | \$157,771 | \$197,126 |
| NORTH-EAST | \$3,887,534 | \$31,377 | \$119,004 | \$148,867 |
| SOUTH-EAST | \$9,211,049 | \$34,764 | \$123,203 | \$151,116 |
| NORTH-CENTRAL | \$2,133,321 | \$23,118 | \$29,263 | \$36,579 |
| PANHANDLE | \$6,243,753 | \$57,193 | \$33,197 | \$113,097 |
| NEBRASKA TOTAL | \$111,439,357 | \$1,425,644 | \$1,493,204 | \$1,755,613 |
| LINCOLN | \$21,004,135 | \$232,534 | \$294,657 | \$368,334 |
| EAST-CENTRAL | \$55,617,277 | \$512,374 | \$745,272 | \$931,533 |
| SIOUXLAND | \$1,113,913 | \$17,261 | \$14,025 | \$13,555 |
| SOUTH-EAST | \$3,057,735 | \$92,616 | \$120,168 | \$154,214 |
| SOUTH-CENTRAL | \$13,464,964 | \$133,493 | \$145,591 | \$181,938 |
| NORTH-EAST | \$3,193,442 | \$75,524 | \$109,353 | \$137,317 |
| SOUTH-EAST | \$7,956,442 | \$73,391 | \$106,753 | \$133,433 |
| NORTH-CENTRAL | \$1,927,368 | \$17,763 | \$25,833 | \$32,202 |
| PANHANDLE | \$5,540,259 | \$51,444 | \$74,239 | \$92,799 |

TABLE 11

C O M M E R C I A L

PROPERTY TAXES COLLECTED

ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | PROPERTY TAXES COLLECTED | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 3.0% | INTEREST EARNED AT 1.1-1% |
|----------------|--------------------------|-------------------------|-------------------------|---------------------------|
| | | | | |
| 1984 | | | | |
| NEBRASKA TOTAL | \$72,163,911 | \$496,161 | \$721,639 | \$932,111 |
| LINCOLN | \$9,799,932 | \$66,756 | \$97,399 | \$121,374 |
| EAST-CENTRAL | \$46,331,365 | \$318,941 | \$463,914 | \$579,892 |
| SIOUXLAND | \$774,232 | \$6,323 | \$7,742 | \$9,578 |
| SOUTH-EAST | \$3,921,385 | \$23,772 | \$33,214 | \$37,767 |
| SOUTH-CENTRAL | \$7,922,224 | \$54,465 | \$79,222 | \$93,928 |
| NORTH-EAST | \$3,854,516 | \$26,533 | \$38,545 | \$48,181 |
| SOUTH-WEST | \$5,288,862 | \$36,361 | \$52,839 | \$66,111 |
| NORTH-CENTRAL | \$905,445 | \$6,225 | \$9,351 | \$11,313 |
| PANHANDLE | \$2,335,312 | \$19,337 | \$23,353 | \$36,367 |
| 1983 | | | | |
| NEBRASKA TOTAL | \$67,139,594 | \$461,373 | \$671,796 | \$833,873 |
| LINCOLN | \$3,662,665 | \$69,565 | \$85,626 | \$103,233 |
| EAST-CENTRAL | \$44,404,957 | \$305,231 | \$441,053 | \$556,052 |
| SIOUXLAND | \$733,036 | \$6,133 | \$7,131 | \$9,233 |
| SOUTH-EAST | \$2,644,011 | \$13,173 | \$26,441 | \$33,451 |
| SOUTH-CENTRAL | \$7,251,296 | \$49,853 | \$72,513 | \$97,641 |
| NORTH-EAST | \$3,714,362 | \$25,511 | \$37,149 | \$46,436 |
| SOUTH-WEST | \$4,337,356 | \$33,631 | \$43,374 | \$51,132 |
| NORTH-CENTRAL | \$833,993 | \$6,562 | \$8,493 | \$10,112 |
| PANHANDLE | \$2,977,261 | \$24,463 | \$29,773 | \$37,216 |
| 1982 | | | | |
| NEBRASKA TOTAL | \$51,444,019 | \$374,393 | \$544,449 | \$639,569 |
| LINCOLN | \$7,468,182 | \$51,344 | \$74,532 | \$93,352 |
| EAST-CENTRAL | \$39,025,323 | \$268,299 | \$393,253 | \$437,817 |
| SIOUXLAND | \$629,439 | \$4,266 | \$6,205 | \$7,756 |
| SOUTH-EAST | \$1,586,749 | \$13,999 | \$15,867 | \$19,834 |
| SOUTH-CENTRAL | \$5,861,306 | \$40,296 | \$58,613 | \$73,266 |
| NORTH-EAST | \$2,116,983 | \$14,554 | \$21,171 | \$26,462 |
| SOUTH-WEST | \$3,697,739 | \$25,417 | \$36,973 | \$46,213 |
| NORTH-CENTRAL | \$393,913 | \$2,124 | \$3,439 | \$3,361 |
| PANHANDLE | \$2,236,734 | \$15,721 | \$22,867 | \$29,534 |
| 44 | | | | |

TABLE 11 (CONT)

| COMERCIAL | | | | |
|--|-------------------------|-------------------------|--------------------------|-----------|
| PROPERTY TAXES COLLECTED | | | | |
| ESTIMATED RETURN ON AMOUNT IN TRUST FUND | | | | |
| PROPERTY TAXES COLLECTED | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 17.0% | |
| 1981 | | | | |
| REGION | | | | |
| NEBRASKA TOTAL | \$53,314,689 | \$366,538 | \$533,147 | \$655,434 |
| LINCOLN | \$11,342,849 | \$77,982 | \$113,428 | \$141,736 |
| EAST-CENTRAL | \$36,036,491 | \$247,751 | \$367,365 | \$457,456 |
| SIUXLAND | \$325,972 | \$5,679 | \$8,267 | \$17,325 |
| SOUTH-EAST | \$1,073,335 | \$7,383 | \$17,734 | \$13,417 |
| SOUTH-CENTRAL | \$5,194,205 | \$35,717 | \$51,942 | \$64,928 |
| NORTH-EAST | \$2,289,737 | \$15,742 | \$22,897 | \$28,522 |
| SOUTH-WEST | \$3,539,361 | \$24,687 | \$35,799 | \$44,873 |
| NORTH-CENTRAL | \$209,993 | \$1,438 | \$2,771 | \$2,614 |
| PANHANDLE | \$2,132,623 | \$14,456 | \$21,726 | \$25,233 |
| 1982 | | | | |
| REGION | | | | |
| NEBRASKA TOTAL | \$14,216,375 | \$373,738 | \$142,154 | \$552,775 |
| LINCOLN | \$19,424,751 | \$71,655 | \$114,241 | \$137,371 |
| EAST-CENTRAL | \$30,254,354 | \$248,992 | \$372,519 | \$373,185 |
| SIUXLAND | \$791,333 | \$5,114 | \$7,918 | \$9,893 |
| SOUTH-EAST | \$467,224 | \$3,211 | \$4,677 | \$5,833 |
| SOUTH-CENTRAL | \$4,132,832 | \$28,413 | \$41,323 | \$51,669 |
| NORTH-EAST | \$1,155,245 | \$7,942 | \$11,552 | \$14,441 |
| SOUTH-WEST | \$2,571,247 | \$17,677 | \$25,712 | \$32,141 |
| NORTH-CENTRAL | \$172,954 | \$1,139 | \$1,739 | \$2,162 |
| PANHANDLE | \$1,828,051 | \$12,568 | \$19,231 | \$22,851 |

TABLE 12
EARNINGS ON EARNST MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | |
|-----------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1984 | | | | |
| NEBRASKA TOTALS | | \$116,507 | \$169,464 | \$211,831 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$16,554 | \$24,078 | \$30,098 |
| | DOUGLAS | \$39,433 | \$57,357 | \$71,697 |
| | SARPY | \$10,183 | \$14,819 | \$18,524 |
| | WASHINGTON | \$913 | \$1,328 | \$1,661 |
| SIOUXLAND | | | | |
| SOUTH-EAST | DAKOTA | \$974 | \$1,417 | \$1,771 |
| | BUTLER | \$419 | \$610 | \$763 |
| SOUTH-CENTRAL | CASS | \$1,637 | \$2,381 | \$2,977 |
| | FILLMORE | \$331 | \$482 | \$603 |
| | GAGE | \$1,962 | \$2,854 | \$3,567 |
| | JEFFERSON | \$561 | \$817 | \$1,021 |
| | JOHNSON | \$359 | \$522 | \$652 |
| | NEMAHA | \$575 | \$836 | \$1,046 |
| | OTOE | \$819 | \$1,191 | \$1,488 |
| | PAWNEE | \$129 | \$187 | \$234 |
| | FOLK | \$257 | \$374 | \$467 |
| | RICHARDSON | \$507 | \$738 | \$923 |
| | SALINE | \$778 | \$1,132 | \$1,415 |
| | SAUNDERS | \$1,197 | \$1,742 | \$2,177 |
| | SEWARD | \$690 | \$1,004 | \$1,255 |
| | THAYER | \$440 | \$640 | \$800 |
| | YORK | \$1,089 | \$1,584 | \$1,986 |
| NORTH-EAST | ADAMS | \$2,117 | \$3,080 | \$3,850 |
| | BUFFALO | \$1,712 | \$2,490 | \$3,112 |
| | CLAY | \$480 | \$699 | \$873 |
| | FRANKLIN | \$311 | \$453 | \$568 |
| | HALL | \$3,687 | \$5,363 | \$6,704 |
| | HAMILTON | \$487 | \$708 | \$886 |
| | HARLAN | \$298 | \$433 | \$541 |
| | HOWARD | \$318 | \$462 | \$578 |
| | KEARNEY | \$399 | \$581 | \$726 |
| | MERRICK | \$365 | \$531 | \$664 |
| | NUCKOLLS | \$561 | \$817 | \$1,021 |
| | PHELPS | \$575 | \$836 | \$1,046 |
| | WEBSTER | \$311 | \$453 | \$568 |
| | ANTELOPE | \$156 | \$226 | \$283 |
| | BOONE | \$203 | \$295 | \$369 |
| | BURT | \$277 | \$403 | \$504 |
| | CEDAR | \$386 | \$561 | \$701 |
| | COLFAX | \$467 | \$679 | \$849 |
| | CUMING | \$386 | \$561 | \$701 |
| | DIXON | \$237 | \$344 | \$431 |
| | DODGE | \$3,159 | \$4,595 | \$5,744 |
| | KNOX | \$203 | \$295 | \$369 |
| | MADISON | \$7 | \$10 | \$12 |
| | NANCE | \$183 | \$266 | \$332 |
| | PIERCE | \$223 | \$325 | \$406 |
| | PLATTE | \$2,178 | \$3,168 | \$3,961 |
| | STANTON | \$352 | \$512 | \$640 |
| | THURSTON | \$95 | \$138 | \$172 |
| | WAYNE | \$392 | \$571 | \$713 |

TABLE 12 (CONT.)

EARNINGS ON EARNST MONIES FOR RESIDENTIAL SALES

| 1984 (CONT) | RATE OF RETURN | | |
|---------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| SOUTH-WEST | | | |
| ARTHUR | \$20 | \$30 | \$37 |
| CHASE | \$264 | \$324 | \$480 |
| DAWSON | \$967 | \$1,407 | \$1,759 |
| DUNDY | \$135 | \$197 | \$246 |
| FRONTIER | \$81 | \$118 | \$148 |
| FURNAS | \$372 | \$541 | \$677 |
| GOSPER | \$34 | \$49 | \$62 |
| GRANT | \$27 | \$39 | \$49 |
| HAYES | \$0 | \$0 | \$0 |
| HITCHCOCK | \$183 | \$266 | \$332 |
| HOOVER | \$34 | \$49 | \$62 |
| KEITH | \$534 | \$777 | \$972 |
| LINCOLN | \$2,665 | \$3,877 | \$4,846 |
| LOGAN | \$14 | \$20 | \$25 |
| MCPHERSON | \$2,151 | \$3,129 | \$3,911 |
| PERKINS | \$63 | \$93 | \$123 |
| RED WILLOW | \$947 | \$1,378 | \$1,722 |
| THOMAS | \$81 | \$118 | \$148 |
| NORTH-CENTRAL | | | |
| BLAINE | \$14 | \$20 | \$25 |
| BOYD | \$68 | \$98 | \$123 |
| BROWN | \$156 | \$226 | \$283 |
| CHERRY | \$210 | \$305 | \$381 |
| CUSTER | \$649 | \$945 | \$1,181 |
| GARFIELD | \$68 | \$98 | \$123 |
| GREELEY | \$203 | \$295 | \$369 |
| HOLT | \$277 | \$403 | \$504 |
| KEYA PAPA | \$0 | \$0 | \$0 |
| LOUP | \$27 | \$39 | \$49 |
| ROCK | \$88 | \$128 | \$160 |
| SHERMAN | \$189 | \$271 | \$344 |
| VALLEY | \$210 | \$305 | \$381 |
| WHEELER | \$34 | \$49 | \$62 |
| SANDHILL | | | |
| BANNER | \$7 | \$10 | \$12 |
| BOX BUTTE | \$967 | \$1,407 | \$1,759 |
| CHEYENNE | \$961 | \$1,397 | \$1,747 |
| DAWES | \$460 | \$629 | \$786 |
| DEUEL | \$108 | \$157 | \$197 |
| GARDEN | \$122 | \$177 | \$221 |
| KIMBALL | \$365 | \$531 | \$664 |
| MORRILL | \$223 | \$325 | \$406 |
| SCOTT'S BLUFF | \$1,860 | \$2,706 | \$3,383 |
| SHERIDAN | \$257 | \$374 | \$467 |
| SIOUX | \$34 | \$49 | \$62 |

| | | RATE OF RETURN | | |
|-----------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1983 | | ----- | ----- | ----- |
| NEBRASKA TOTALS | | \$117,386 | \$170,744 | \$213,430 |
| LINCOLN | | | | |
| | LANCASTER | \$15,925 | \$23,163 | \$28,954 |
| EAST-CENTRAL | | | | |
| | DOUGLAS | \$38,770 | \$56,393 | \$70,491 |
| | SARPY | \$9,721 | \$14,140 | \$17,675 |
| | WASHINGTON | \$1,001 | \$1,456 | \$1,820 |
| SIOUXLAND | | | | |
| | DAKOTA | \$1,116 | \$1,624 | \$2,030 |

TABLE 12 (CONT)

EARNINGS ON EARNST MONIES FOR RESIDENTIAL SALES

| 1983 (CONT) | RATE OF RETURN | | |
|---------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| SOUTH-EAST | | | |
| BUTLER | \$433 | \$630 | \$787 |
| CASS | \$1,339 | \$1,948 | \$2,435 |
| FILLMORE | \$507 | \$739 | \$923 |
| GAGE | \$2,239 | \$3,257 | \$4,071 |
| JEFFERSON | \$534 | \$777 | \$972 |
| JOHNSON | \$379 | \$551 | \$689 |
| NEMAHA | \$589 | \$856 | \$1,070 |
| OTOE | \$1,028 | \$1,496 | \$1,870 |
| PAWNEE | \$142 | \$207 | \$258 |
| POLK | \$277 | \$403 | \$504 |
| RICHARDSON | \$602 | \$876 | \$1,095 |
| SALINE | \$731 | \$1,063 | \$1,328 |
| SAUNDERS | \$1,272 | \$1,850 | \$2,312 |
| SEWARD | \$886 | \$1,289 | \$1,611 |
| THAYER | \$379 | \$551 | \$689 |
| YORK | \$1,468 | \$2,135 | \$2,669 |
| SOUTH-CENTRAL | | | |
| ADAMS | \$2,293 | \$3,336 | \$4,170 |
| BUFFALO | \$1,637 | \$2,381 | \$2,977 |
| CLAY | \$487 | \$708 | \$886 |
| FRANKLIN | \$230 | \$335 | \$418 |
| HALL | \$3,810 | \$5,688 | \$7,109 |
| HAMILTON | \$539 | \$856 | \$1,070 |
| HARLAN | \$386 | \$561 | \$701 |
| HOWARD | \$203 | \$295 | \$369 |
| KEARNEY | \$338 | \$492 | \$615 |
| MERRICK | \$338 | \$492 | \$615 |
| NUCKOLLS | \$528 | \$768 | \$959 |
| PHELPS | \$534 | \$777 | \$972 |
| WEBSTER | \$277 | \$403 | \$504 |
| NORTH-EAST | | | |
| ANTELOPE | \$203 | \$295 | \$369 |
| BOONE | \$237 | \$344 | \$431 |
| BURT | \$304 | \$443 | \$554 |
| CEDAR | \$372 | \$541 | \$677 |
| COLFAX | \$272 | \$541 | \$677 |
| CUMINGS | \$413 | \$600 | \$750 |
| DIXON | \$271 | \$394 | \$492 |
| DODGE | \$2,843 | \$4,143 | \$5,178 |
| KNOX | \$196 | \$285 | \$357 |
| MADISON | \$7 | \$10 | \$12 |
| NANCE | \$189 | \$276 | \$344 |
| PIERCE | \$162 | \$236 | \$295 |
| PLATTE | \$2,138 | \$3,109 | \$3,887 |
| STANTON | \$291 | \$423 | \$523 |
| THURSTON | \$156 | \$226 | \$283 |
| WAYNE | \$345 | \$502 | \$627 |
| SOUTH-WEST | | | |
| ARTHUR | \$0 | \$0 | \$0 |
| CHASE | \$325 | \$472 | \$590 |
| DAWSON | \$1,028 | \$1,496 | \$1,870 |
| DUNDY | \$142 | \$207 | \$258 |
| FRONTIER | \$149 | \$216 | \$271 |
| FURNAS | \$379 | \$551 | \$689 |
| GOSPER | \$47 | \$69 | \$86 |
| GRANT | \$68 | \$98 | \$123 |
| HAYES | \$7 | \$10 | \$12 |
| HITCHCOCK | \$142 | \$207 | \$258 |
| HOOKE | \$41 | \$59 | \$74 |
| KEITH | \$839 | \$1,220 | \$1,525 |
| LINCOLN | \$2,780 | \$4,044 | \$5,055 |
| LOGAN | \$27 | \$39 | \$49 |
| MCPHERSON | \$2,307 | \$3,355 | \$4,194 |
| PERKINS | \$74 | \$108 | \$135 |
| RED WILLOW | \$1,150 | \$1,673 | \$2,091 |
| THOMAS | \$41 | \$59 | \$74 |

TABLE 12 (CONT.)

EARNINGS ON EARNST MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | |
|-----------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1983 (CONT) | | | | |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$14 | \$20 | \$25 |
| | BOYD | \$74 | \$108 | \$135 |
| | BROWN | \$162 | \$236 | \$295 |
| | CHERRY | \$237 | \$344 | \$431 |
| | CUSTER | \$616 | \$895 | \$1,119 |
| | GARFIELD | \$54 | \$79 | \$98 |
| | GREELEY | \$101 | \$148 | \$185 |
| | HOLT | \$372 | \$541 | \$677 |
| | KEYA FAHA | \$7 | \$10 | \$12 |
| | LOUP | \$34 | \$49 | \$62 |
| | ROCK | \$47 | \$69 | \$86 |
| | SHERMAN | \$176 | \$256 | \$320 |
| | VALLEY | \$271 | \$394 | \$492 |
| | WHEELER | \$0 | \$0 | \$0 |
| FANHANDLE | | | | |
| | BANNER | \$0 | \$0 | \$0 |
| | BOX BUTTE | \$1,069 | \$1,555 | \$1,943 |
| | CHEYENNE | \$907 | \$1,319 | \$1,648 |
| | DAWES | \$575 | \$836 | \$1,046 |
| | DEUEL | \$162 | \$236 | \$295 |
| | GARDEN | \$129 | \$187 | \$234 |
| | KIMBALL | \$250 | \$364 | \$455 |
| | MORRILL | \$216 | \$315 | \$394 |
| | SCOTT'S BLUFF | \$2,564 | \$3,729 | \$4,662 |
| | SHERIDAN | \$189 | \$276 | \$344 |
| | SIOUX | \$27 | \$39 | \$49 |
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1982 | | | | |
| NEBRASKA TOTALS | | \$84,481 | \$122,882 | \$153,602 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$10,985 | \$15,833 | \$19,791 |
| | DOUGLAS | \$25,430 | \$36,989 | \$46,236 |
| | SARPY | \$8,064 | \$11,729 | \$14,662 |
| | WASHINGTON | \$677 | \$984 | \$1,230 |
| SIOUXLAND | | | | |
| SOUTH-EAST | DAKOTA | \$595 | \$866 | \$1,082 |
| | BUTLER | \$284 | \$413 | \$517 |
| | CASS | \$731 | \$1,063 | \$1,328 |
| | FILLMORE | \$311 | \$453 | \$566 |
| | GAGE | \$2,023 | \$2,942 | \$3,678 |
| | JEFFERSON | \$677 | \$984 | \$1,230 |
| | JOHNSON | \$230 | \$335 | \$418 |
| | NEMAHA | \$514 | \$748 | \$935 |
| | OTOE | \$731 | \$1,063 | \$1,328 |
| | PAWNEE | \$169 | \$246 | \$308 |
| | POLK | \$277 | \$403 | \$504 |
| | RICHARDSON | \$460 | \$669 | \$836 |
| | SALINE | \$731 | \$1,063 | \$1,328 |
| | SAUNDERS | \$819 | \$1,191 | \$1,488 |
| | SEWARD | \$710 | \$1,033 | \$1,292 |
| | THAYER | \$561 | \$817 | \$1,021 |
| | YORK | \$1,096 | \$1,594 | \$1,993 |

TABLE 12 (CONT)

EARNINGS ON EARNST MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1982 (CONT) | | | | |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$1,752 | \$2,549 | \$3,186 |
| | BUFFALO | \$1,454 | \$2,116 | \$2,645 |
| | CLAY | \$271 | \$394 | \$492 |
| | FRANKLIN | \$264 | \$384 | \$480 |
| | HALL | \$2,889 | \$4,202 | \$5,252 |
| | HAMILTON | \$379 | \$551 | \$689 |
| | HARLAN | \$244 | \$354 | \$443 |
| | HOWARD | \$189 | \$276 | \$344 |
| | KEARNEY | \$304 | \$443 | \$554 |
| | MERRICK | \$338 | \$492 | \$615 |
| | NUCKOLLS | \$446 | \$649 | \$812 |
| | PHELPS | \$413 | \$600 | \$750 |
| | WEBSTER | \$291 | \$423 | \$529 |
| NORTH-EAST | | | | |
| | ANTELOPE | \$129 | \$187 | \$234 |
| | BOONE | \$244 | \$354 | \$443 |
| | BURT | \$176 | \$256 | \$320 |
| | CEDAR | \$399 | \$581 | \$726 |
| | COLFAX | \$325 | \$472 | \$590 |
| | CUMING | \$325 | \$472 | \$590 |
| | DIXON | \$142 | \$207 | \$258 |
| | DODGE | \$2,314 | \$3,365 | \$4,207 |
| | KNOX | \$189 | \$276 | \$344 |
| | MADISON | \$7 | \$10 | \$12 |
| | NANCE | \$216 | \$315 | \$394 |
| | PIERCE | \$142 | \$207 | \$258 |
| | PLATTE | \$1,443 | \$2,106 | \$2,632 |
| | STANTON | \$210 | \$305 | \$381 |
| | THURSTON | \$142 | \$207 | \$258 |
| | WAYNE | \$244 | \$354 | \$443 |
| SOUTH-WEST | | | | |
| | ARTHUR | \$34 | \$49 | \$62 |
| | CHASE | \$189 | \$276 | \$344 |
| | DAWSON | \$913 | \$1,328 | \$1,641 |
| | DUNDY | \$108 | \$157 | \$197 |
| | FRONTIER | \$142 | \$207 | \$258 |
| | FURNAS | \$528 | \$768 | \$959 |
| | GOSPER | \$108 | \$157 | \$197 |
| | GRANT | \$47 | \$69 | \$86 |
| | HAYES | \$47 | \$69 | \$86 |
| | HITCHCOCK | \$129 | \$187 | \$234 |
| | HOOKE | \$61 | \$89 | \$111 |
| | KEITH | \$541 | \$787 | \$984 |
| | LINCOLN | \$1,651 | \$2,401 | \$3,001 |
| | LOGAN | \$14 | \$20 | \$25 |
| | MCPHERSON | \$1,339 | \$1,948 | \$2,435 |
| | PERKINS | \$115 | \$167 | \$209 |
| | RED WILLOW | \$954 | \$1,387 | \$1,734 |
| | THOMAS | \$34 | \$49 | \$62 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$7 | \$10 | \$12 |
| | BOYD | \$54 | \$79 | \$98 |
| | BROWN | \$81 | \$118 | \$148 |
| | CHERRY | \$162 | \$236 | \$295 |
| | CUSTER | \$521 | \$758 | \$947 |
| | GARFIELD | \$61 | \$89 | \$111 |
| | GREELEY | \$149 | \$216 | \$271 |
| | HOLT | \$203 | \$295 | \$369 |
| | KEYA PAHA | \$27 | \$39 | \$49 |
| | LOUP | \$14 | \$20 | \$25 |
| | ROCK | \$68 | \$98 | \$123 |
| | SHERMAN | \$189 | \$276 | \$344 |
| | VALLEY | \$284 | \$413 | \$517 |
| | WHEELER | \$14 | \$20 | \$25 |

TABLE 12 (CONT)

EARNINGS ON EARNEST MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | |
|-----------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| PANHANDLE | | | | |
| | BANNER | \$14 | \$20 | \$25 |
| | BOX BUTTE | \$710 | \$1,033 | \$1,292 |
| | CHEYENNE | \$548 | \$797 | \$996 |
| | DAWES | \$183 | \$266 | \$332 |
| | DEUEL | \$223 | \$325 | \$406 |
| | GARDEN | \$115 | \$167 | \$209 |
| | KIMBALL | \$304 | \$443 | \$554 |
| | MORRILL | \$203 | \$295 | \$369 |
| | SCOTT'S BLUFF | \$1,211 | \$1,761 | \$2,202 |
| | SHERIDAN | \$183 | \$266 | \$332 |
| | SIoux | \$27 | \$39 | \$49 |
| | | | | |
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1961 | | | | |
| NEBRASKA TOTALS | | \$96,496 | \$140,358 | \$175,447 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$12,008 | \$17,466 | \$21,833 |
| | DOUGLAS | \$28,731 | \$41,790 | \$52,238 |
| | SARPY | \$8,815 | \$12,822 | \$16,027 |
| SIOUXLAND | WASHINGTON | \$670 | \$974 | \$1,218 |
| | DAKOTA | \$852 | \$1,240 | \$1,550 |
| SOUTH-EAST | | | | |
| | BUTLER | \$467 | \$679 | \$849 |
| | CASS | \$1,427 | \$2,076 | \$2,595 |
| | FILLMORE | \$501 | \$728 | \$910 |
| | GAGE | \$1,705 | \$2,480 | \$3,100 |
| | JEFFERSON | \$541 | \$787 | \$984 |
| | JOHNSON | \$331 | \$482 | \$603 |
| | NEMAHA | \$487 | \$708 | \$886 |
| | OTOE | \$805 | \$1,171 | \$1,464 |
| | PAWNEE | \$203 | \$295 | \$369 |
| | POLK | \$304 | \$443 | \$554 |
| | RICHARDSON | \$616 | \$895 | \$1,119 |
| | SALINE | \$663 | \$964 | \$1,205 |
| | SAUNDERS | \$852 | \$1,240 | \$1,550 |
| | SEWARD | \$663 | \$964 | \$1,205 |
| | THAYER | \$474 | \$689 | \$861 |
| | YORK | \$866 | \$1,260 | \$1,574 |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$2,138 | \$3,109 | \$3,887 |
| | BUFFALO | \$1,854 | \$2,696 | \$3,370 |
| | CLAY | \$352 | \$512 | \$640 |
| | FRANKLIN | \$257 | \$374 | \$467 |
| | HALL | \$3,200 | \$4,654 | \$5,818 |
| | HAMILTON | \$453 | \$659 | \$824 |
| | HARLAN | \$196 | \$285 | \$357 |
| | HOWARD | \$210 | \$305 | \$381 |
| | KEARNEY | \$331 | \$482 | \$603 |
| | MERRICK | \$304 | \$443 | \$554 |
| | NUCKOLLS | \$561 | \$817 | \$1,021 |
| | PHELPS | \$602 | \$876 | \$1,095 |
| | WEBSTER | \$291 | \$423 | \$529 |

TABLE 12 (CONT)

EARNINGS ON EARNST MONIES FOR RESIDENTIAL SALES

| | RATE OF RETURN | | |
|---------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| NORTH-EAST | | | |
| ANTELOPE | \$244 | \$354 | \$443 |
| BOONE | \$196 | \$285 | \$357 |
| BURT | \$365 | \$531 | \$664 |
| CEDAR | \$372 | \$541 | \$677 |
| COLFAX | \$359 | \$522 | \$652 |
| CUMING | \$277 | \$403 | \$504 |
| ITXON | \$122 | \$177 | \$221 |
| DODGE | \$2,720 | \$3,956 | \$4,945 |
| KNOX | \$277 | \$403 | \$504 |
| MADISON | \$7 | \$10 | \$12 |
| NANCE | \$189 | \$276 | \$344 |
| PIERCE | \$291 | \$423 | \$529 |
| PLATTE | \$1,678 | \$2,440 | \$3,050 |
| STANTON | \$237 | \$344 | \$431 |
| THURSTON | \$169 | \$246 | \$308 |
| WAYNE | \$419 | \$610 | \$763 |
| SOUTH-WEST | | | |
| ARTHUR | \$0 | \$0 | \$0 |
| CHASE | \$237 | \$344 | \$431 |
| DAWSON | \$1,035 | \$1,506 | \$1,882 |
| DUNDY | \$149 | \$216 | \$271 |
| FRONTIER | \$122 | \$177 | \$221 |
| FURNAS | \$487 | \$703 | \$886 |
| GOSPER | \$47 | \$69 | \$86 |
| GRANT | \$47 | \$69 | \$86 |
| HAYES | \$34 | \$49 | \$62 |
| HITCHCOCK | \$169 | \$246 | \$308 |
| HOOVER | \$7 | \$10 | \$12 |
| KEITH | \$582 | \$846 | \$1,058 |
| LINCOLN | \$2,104 | \$3,060 | \$3,825 |
| LOGAN | \$27 | \$39 | \$49 |
| MCPHERSON | \$1,610 | \$2,342 | \$2,927 |
| PERKINS | \$203 | \$295 | \$369 |
| RED WILLOW | \$994 | \$1,446 | \$1,808 |
| THOMAS | \$54 | \$79 | \$98 |
| NORTH-CENTRAL | | | |
| BLAINE | \$27 | \$39 | \$49 |
| BOYD | \$129 | \$187 | \$234 |
| BROWN | \$196 | \$285 | \$357 |
| CHERRY | \$244 | \$354 | \$443 |
| CUSTER | \$737 | \$1,073 | \$1,341 |
| GARFIELD | \$68 | \$98 | \$123 |
| GREELEY | \$108 | \$157 | \$197 |
| HOLT | \$277 | \$403 | \$504 |
| KEYA PAHA | \$20 | \$30 | \$37 |
| LOUP | \$20 | \$30 | \$37 |
| ROCK | \$6,873 | \$9,997 | \$12,497 |
| SHERMAN | \$142 | \$207 | \$258 |
| VALLEY | \$250 | \$364 | \$455 |
| WHEELER | \$14 | \$20 | \$25 |
| PANHANDLE | | | |
| BANNER | \$0 | \$0 | \$0 |
| BOX BUTTE | \$900 | \$1,309 | \$1,636 |
| CHEYENNE | \$758 | \$1,102 | \$1,378 |
| DAWES | \$555 | \$807 | \$1,009 |
| DEUEL | \$216 | \$315 | \$394 |
| GARDEN | \$68 | \$98 | \$123 |
| KIMBALL | \$325 | \$472 | \$590 |
| MORRILL | \$230 | \$335 | \$418 |
| SCOTTS BLUFF | \$2,253 | \$3,277 | \$4,096 |
| SHERIDAN | \$230 | \$335 | \$418 |
| SIOUX | \$61 | \$89 | \$111 |

TABLE 12 (CONT)

EARNINGS ON EARNST MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | |
|-----------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1980 | | | | |
| NEBRASKA TOTALS | | \$117,745 | \$171,265 | \$214,082 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$15,099 | \$21,963 | \$27,454 |
| | DOUGLAS | \$35,137 | \$51,109 | \$63,886 |
| | SARPY | \$10,337 | \$15,036 | \$18,794 |
| SIOUXLAND | WASHINGTON | \$582 | \$846 | \$1,058 |
| | DAKOTA | \$1,055 | \$1,535 | \$1,919 |
| SOUTH-EAST | BUTLER | \$365 | \$531 | \$664 |
| | CASS | \$1,461 | \$2,125 | \$2,657 |
| | FILLMORE | \$568 | \$827 | \$1,033 |
| | GAGE | \$1,542 | \$2,244 | \$2,804 |
| | JEFFERSON | \$609 | \$886 | \$1,107 |
| | JOHNSON | \$216 | \$315 | \$394 |
| | NEMAHA | \$467 | \$679 | \$849 |
| | OTCE | \$1,231 | \$1,791 | \$2,239 |
| | PAWNEE | \$156 | \$226 | \$283 |
| | FOLK | \$311 | \$453 | \$566 |
| | RICHARDSON | \$663 | \$964 | \$1,205 |
| | SALINE | \$967 | \$1,407 | \$1,759 |
| | SAUNDERS | \$934 | \$1,358 | \$1,697 |
| | SEWARD | \$940 | \$1,368 | \$1,710 |
| | THAYER | \$561 | \$817 | \$1,021 |
| | YORK | \$1,204 | \$1,752 | \$2,189 |
| SOUTH-CENTRAL | ADAMS | \$2,490 | \$3,621 | \$4,526 |
| | BUFFALO | \$2,368 | \$3,444 | \$4,305 |
| | CLAY | \$474 | \$699 | \$861 |
| | FRANKLIN | \$304 | \$443 | \$554 |
| | HALL | \$4,823 | \$7,016 | \$8,770 |
| | HAMILTON | \$656 | \$954 | \$1,193 |
| | HARLAN | \$331 | \$482 | \$603 |
| | HOWARD | \$304 | \$443 | \$554 |
| | KEARNEY | \$284 | \$413 | \$517 |
| | MERRICK | \$440 | \$640 | \$800 |
| | NUCKOLLS | \$460 | \$669 | \$836 |
| | PHELPS | \$643 | \$935 | \$1,169 |
| | WEBSTER | \$304 | \$443 | \$554 |
| NORTH-EAST | ANTELOPE | \$291 | \$423 | \$529 |
| | BOONE | \$352 | \$512 | \$640 |
| | BURT | \$345 | \$502 | \$627 |
| | CEDAR | \$433 | \$630 | \$787 |
| | COLFAX | \$541 | \$787 | \$984 |
| | CUMING | \$521 | \$758 | \$947 |
| | DIXON | \$149 | \$216 | \$271 |
| | DODGE | \$3,443 | \$5,009 | \$6,261 |
| | KNOX | \$426 | \$620 | \$775 |
| | MADISON | \$0 | \$0 | \$0 |
| | NANCE | \$291 | \$423 | \$529 |
| | PIERCE | \$183 | \$266 | \$332 |
| | PLATTE | \$1,840 | \$2,676 | \$3,346 |
| | STANTON | \$345 | \$502 | \$627 |
| | THURSTON | \$101 | \$148 | \$185 |
| | WAYNE | \$467 | \$679 | \$849 |

TABLE 12 (CONT)

| 1980 (CONT) | RATE OF RETURN | | |
|---------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| SOUTH-WEST | | | |
| ARTHUR | \$14 | \$20 | \$25 |
| CHASE | \$223 | \$325 | \$466 |
| DAWSON | \$1,488 | \$2,165 | \$2,706 |
| DUNDY | \$115 | \$167 | \$209 |
| FRONTIER | \$122 | \$177 | \$221 |
| FURNAS | \$494 | \$718 | \$898 |
| GOSPER | \$95 | \$138 | \$172 |
| GRANT | \$47 | \$69 | \$86 |
| HAYES | \$41 | \$59 | \$74 |
| HITCHCOCK | \$284 | \$413 | \$517 |
| HOOVER | \$27 | \$39 | \$49 |
| KEITH | \$805 | \$1,171 | \$1,464 |
| LINCOLN | \$3,281 | \$4,772 | \$5,966 |
| LOGAN | \$7 | \$10 | \$12 |
| MCPHERSON | \$1,976 | \$2,873 | \$3,592 |
| PERKINS | \$176 | \$256 | \$320 |
| RED WILLOW | \$988 | \$1,437 | \$1,796 |
| THOMAS | \$74 | \$108 | \$135 |
| NORTH-CENTRAL | | | |
| BLAINE | \$0 | \$0 | \$0 |
| BOYD | \$101 | \$148 | \$185 |
| BROWN | \$169 | \$246 | \$308 |
| CHERRY | \$338 | \$492 | \$615 |
| CUSTER | \$717 | \$1,043 | \$1,304 |
| GARFIELD | \$54 | \$79 | \$98 |
| GREELEY | \$129 | \$187 | \$234 |
| HOLT | \$352 | \$512 | \$640 |
| KEYA PAHA | \$14 | \$20 | \$25 |
| LOUF | \$27 | \$39 | \$49 |
| ROCK | \$88 | \$128 | \$160 |
| SHERMAN | \$176 | \$256 | \$320 |
| VALLEY | \$284 | \$413 | \$517 |
| WHEELER | \$20 | \$30 | \$37 |
| PANHANDLE | | | |
| BANNER | \$7 | \$10 | \$12 |
| BOX BUTTE | \$1,123 | \$1,633 | \$2,042 |
| CHEYENNE | \$913 | \$1,323 | \$1,661 |
| DAWES | \$677 | \$984 | \$1,230 |
| DEUEL | \$156 | \$226 | \$283 |
| GARDEN | \$88 | \$128 | \$160 |
| KIMBALL | \$365 | \$531 | \$664 |
| MORRILL | \$365 | \$531 | \$664 |
| SCOTTS BLUFF | \$2,950 | \$4,290 | \$5,363 |
| SHERIDAN | \$338 | \$492 | \$615 |
| SIoux | \$20 | \$30 | \$37 |

TABLE 13
EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1984 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$76,039 | \$110,602 | \$138,252 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$8,434 | \$12,267 | \$15,334 |
| | DOUGLAS | \$22,685 | \$32,997 | \$41,246 |
| | SARPY | \$3,834 | \$5,576 | \$6,970 |
| SIOUXLAND | WASHINGTON | \$767 | \$1,115 | \$1,394 |
| | | | | |
| | | | | |
| SOUTH-EAST | DAKOTA | \$992 | \$1,443 | \$1,804 |
| | | | | |
| | | | | |
| | BUTLER | \$135 | \$197 | \$246 |
| | CASS | \$1,308 | \$1,902 | \$2,378 |
| | FILLMORE | \$90 | \$131 | \$164 |
| | GAGE | \$1,082 | \$1,574 | \$1,968 |
| | JEFFERSON | \$677 | \$984 | \$1,230 |
| | JOHNSON | \$406 | \$590 | \$738 |
| | NEMAHA | \$631 | \$918 | \$1,148 |
| | OTOE | \$857 | \$1,246 | \$1,558 |
| | PAWNEE | \$271 | \$394 | \$492 |
| | POLK | \$586 | \$853 | \$1,066 |
| | RICHARDSON | \$316 | \$459 | \$574 |
| | SALINE | \$902 | \$1,312 | \$1,640 |
| | SAUNDERS | \$586 | \$853 | \$1,066 |
| | SEWARD | \$677 | \$984 | \$1,230 |
| | THAYER | \$496 | \$722 | \$902 |
| | YORK | \$767 | \$1,115 | \$1,394 |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$1,579 | \$2,296 | \$2,870 |
| | BUFFALO | \$1,082 | \$1,574 | \$1,968 |
| | CLAY | \$541 | \$787 | \$984 |
| | FRANKLIN | \$406 | \$590 | \$738 |
| | HALL | \$1,984 | \$2,886 | \$3,608 |
| | HAMILTON | \$316 | \$459 | \$574 |
| | HARLAN | \$45 | \$66 | \$82 |
| | HOWARD | \$135 | \$197 | \$246 |
| | KEARNEY | \$135 | \$197 | \$246 |
| | MERRICK | \$180 | \$262 | \$328 |
| | NUCKOLLS | \$406 | \$590 | \$738 |
| | PHELPS | \$271 | \$394 | \$492 |
| | WEBSTER | \$226 | \$328 | \$410 |
| NORTH-EAST | | | | |
| | ANTELOPE | \$90 | \$131 | \$164 |
| | BOONE | \$180 | \$262 | \$328 |
| | BURT | \$451 | \$656 | \$820 |
| | CEDAR | \$316 | \$459 | \$574 |
| | COLFAX | \$271 | \$394 | \$492 |
| | CUMING | \$180 | \$262 | \$328 |
| | DIXON | \$226 | \$328 | \$410 |
| | DODGE | \$2,075 | \$3,018 | \$3,772 |
| | KNOX | \$135 | \$197 | \$246 |
| | MADISON | \$0 | \$0 | \$0 |
| | NANCE | \$90 | \$131 | \$164 |
| | PIERCE | \$90 | \$131 | \$164 |
| | PLATTE | \$1,624 | \$2,362 | \$2,952 |
| | STANTON | \$135 | \$197 | \$246 |
| | THURSTON | \$45 | \$66 | \$82 |
| | WAYNE | \$226 | \$328 | \$410 |

TABLE 13 (CONT)

EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|--------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1984 (CONT) | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$0 | \$0 | \$0 |
| | CHASE | \$226 | \$328 | \$410 |
| | DAWSON | \$857 | \$1,246 | \$1,558 |
| | DUNDY | \$180 | \$262 | \$328 |
| | FRONTIER | \$135 | \$197 | \$246 |
| | FURNAS | \$541 | \$787 | \$984 |
| | GOSPER | \$45 | \$66 | \$82 |
| | GRANT | \$135 | \$197 | \$246 |
| | HAYES | \$0 | \$0 | \$0 |
| | HITCHCOCK | \$180 | \$262 | \$328 |
| | HOOVER | \$45 | \$66 | \$82 |
| | KEITH | \$316 | \$459 | \$574 |
| | LINCOLN | \$1,398 | \$2,034 | \$2,542 |
| | LOGAN | \$90 | \$131 | \$164 |
| | MCPHERSON | \$1,308 | \$1,902 | \$2,378 |
| | PERKINS | \$45 | \$66 | \$82 |
| | RED WILLOW | \$767 | \$1,115 | \$1,394 |
| | THOMAS | \$0 | \$0 | \$0 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$45 | \$66 | \$82 |
| | BOYD | \$45 | \$66 | \$82 |
| | BROWN | \$135 | \$197 | \$246 |
| | CHERRY | \$361 | \$525 | \$656 |
| | CUSTER | \$361 | \$525 | \$656 |
| | GARFIELD | \$361 | \$525 | \$656 |
| | GREELEY | \$226 | \$328 | \$410 |
| | HOLT | \$271 | \$394 | \$492 |
| | KEYA PAHA | \$45 | \$66 | \$82 |
| | LOUP | \$45 | \$66 | \$82 |
| | ROCK | \$180 | \$262 | \$328 |
| | SHERMAN | \$180 | \$262 | \$328 |
| | VALLEY | \$180 | \$262 | \$328 |
| | WHEELER | \$45 | \$66 | \$82 |
| PANHANDLE | | | | |
| | BANNER | \$0 | \$0 | \$0 |
| | BOX BUTTE | \$677 | \$984 | \$1,230 |
| | CHEYENNE | \$1,308 | \$1,902 | \$2,378 |
| | DAWES | \$451 | \$656 | \$820 |
| | DEUEL | \$271 | \$394 | \$492 |
| | GARDEN | \$226 | \$328 | \$410 |
| | KIMBALL | \$271 | \$394 | \$492 |
| | MORRILL | \$406 | \$590 | \$738 |
| | SCOTTS BLUFF | \$1,984 | \$2,886 | \$3,608 |
| | SHERIDAN | \$451 | \$656 | \$820 |
| | SIOUX | \$90 | \$131 | \$164 |

TABLE 13 (CONT)
EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1933 | | | | |
| NE BR. TOTALS | | \$70,040 | \$101,877 | \$127,346 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$10,012 | \$14,563 | \$18,204 |
| | DOUGLAS | \$19,348 | \$28,142 | \$35,178 |
| | SARPY | \$2,481 | \$3,608 | \$4,510 |
| SIOUXLAND | WASHINGTON | \$947 | \$1,378 | \$1,722 |
| | | | | |
| SOUTH-EAST | DAKOTA | \$812 | \$1,181 | \$1,476 |
| | | | | |
| SOUTH-CENTRAL | BUTLER | \$361 | \$525 | \$656 |
| | CASS | \$992 | \$1,443 | \$1,804 |
| | FILLMORE | \$316 | \$459 | \$574 |
| | GAGE | \$3,788 | \$5,510 | \$6,888 |
| | JEFFERSON | \$451 | \$656 | \$820 |
| | JOHNSON | \$586 | \$853 | \$1,066 |
| | NEMAHA | \$406 | \$590 | \$738 |
| | OTOE | \$812 | \$1,181 | \$1,476 |
| | PAWNEE | \$45 | \$66 | \$82 |
| | POLK | \$451 | \$656 | \$820 |
| | RICHARDSON | \$135 | \$197 | \$246 |
| | SALINE | \$406 | \$590 | \$738 |
| | SAUNDERS | \$902 | \$1,312 | \$1,640 |
| | SEWARD | \$767 | \$1,115 | \$1,394 |
| | THAYER | \$135 | \$197 | \$246 |
| | YORK | \$1,037 | \$1,509 | \$1,886 |
| | | | | |
| NORTH-EAST | ADAMS | \$677 | \$984 | \$1,230 |
| | BUFFALO | \$722 | \$1,050 | \$1,312 |
| | CLAY | \$361 | \$525 | \$656 |
| | FRANKLIN | \$316 | \$459 | \$574 |
| | HALL | \$2,841 | \$4,133 | \$5,166 |
| | HAMILTON | \$271 | \$394 | \$492 |
| | HARLAN | \$90 | \$131 | \$164 |
| | HOWARD | \$90 | \$131 | \$164 |
| | KEARNEY | \$361 | \$525 | \$656 |
| | MERRICK | \$135 | \$197 | \$246 |
| | NUCKOLLS | \$586 | \$853 | \$1,066 |
| | PHELPS | \$406 | \$590 | \$738 |
| | WEBSTER | \$316 | \$459 | \$574 |
| | | | | |
| | ANTELOPE | \$226 | \$328 | \$410 |
| | BOONE | \$271 | \$394 | \$492 |
| | BURT | \$180 | \$262 | \$328 |
| | CEDAR | \$180 | \$262 | \$328 |
| | COLFAX | \$361 | \$525 | \$656 |
| | CUMING | \$361 | \$525 | \$656 |
| | DIXON | \$406 | \$590 | \$738 |
| | DODGE | \$1,579 | \$2,296 | \$2,870 |
| | KNOX | \$316 | \$459 | \$574 |
| | MADISON | \$45 | \$66 | \$82 |
| | NANCE | \$90 | \$131 | \$164 |
| | PIERCE | \$226 | \$328 | \$410 |
| | PLATTE | \$1,579 | \$2,296 | \$2,870 |
| | STANTON | \$45 | \$66 | \$82 |
| | THURSTON | \$45 | \$66 | \$82 |
| | WAYNE | \$180 | \$262 | \$328 |

TABLE 13 (CONT)
EARNINGS ON EARNEST MONIES FOR COMMERCIAL SALES

| | RATE OF RETURN | | |
|---------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1983 (CONT) | | | |
| SOUTH-WEST | | | |
| ARTHUR | \$45 | \$66 | \$82 |
| CHASE | \$226 | \$328 | \$410 |
| DAWSON | \$586 | \$853 | \$1,066 |
| DUNDEY | \$90 | \$131 | \$164 |
| FRONTIER | \$45 | \$66 | \$82 |
| FURNAS | \$767 | \$1,115 | \$1,394 |
| GOSPER | \$90 | \$131 | \$164 |
| GRANT | \$45 | \$66 | \$82 |
| HAYES | \$0 | \$0 | \$0 |
| HITCHCOCK | \$180 | \$262 | \$328 |
| HOOVER | \$45 | \$66 | \$82 |
| KEITH | \$541 | \$787 | \$984 |
| LINCOLN | \$947 | \$1,378 | \$1,722 |
| LOGAN | \$0 | \$0 | \$0 |
| MCPHERSON | \$812 | \$1,181 | \$1,476 |
| PERKINS | \$90 | \$131 | \$164 |
| RED WILLOW | \$451 | \$656 | \$820 |
| THOMAS | \$0 | \$0 | \$0 |
| NORTH-CENTRAL | | | |
| BLAINE | \$45 | \$66 | \$82 |
| BOYD | \$361 | \$525 | \$656 |
| BROWN | \$135 | \$197 | \$246 |
| CHERRY | \$496 | \$722 | \$902 |
| CUSTER | \$226 | \$328 | \$410 |
| GARFIELD | \$135 | \$197 | \$246 |
| GREELEY | \$180 | \$262 | \$328 |
| HOLT | \$226 | \$328 | \$410 |
| KEYA PAHA | \$90 | \$131 | \$164 |
| LOUP | \$0 | \$0 | \$0 |
| ROCK | \$45 | \$66 | \$82 |
| SHERMAN | \$451 | \$656 | \$820 |
| VALLEY | \$180 | \$262 | \$328 |
| WHEELER | \$90 | \$131 | \$164 |
| PANHANDLE | | | |
| BANNER | \$0 | \$0 | \$0 |
| BOX BUTTE | \$226 | \$328 | \$410 |
| CHEYENNE | \$722 | \$1,050 | \$1,312 |
| DAWES | \$135 | \$197 | \$246 |
| DEUEL | \$586 | \$853 | \$1,066 |
| GARDEN | \$316 | \$459 | \$574 |
| KIMBALL | \$406 | \$590 | \$738 |
| MORRILL | \$226 | \$328 | \$410 |
| SCOTTS BLUFF | \$2,165 | \$3,149 | \$3,936 |
| SHERIDAN | \$45 | \$66 | \$82 |
| SIOUX | \$0 | \$0 | \$0 |

TABLE 13 (CONT)
EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1982 | | | | |
| NEBR. TOTALS | | \$48,618 | \$70,717 | \$88,396 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$6,540 | \$9,512 | \$11,890 |
| | DOUGLAS | \$0 | \$0 | \$0 |
| | SARPY | \$1,308 | \$1,902 | \$2,378 |
| SIOUXLAND | WASHINGTON | \$631 | \$918 | \$1,148 |
| | | | | |
| SOUTH-EAST | DAKOTA | \$361 | \$525 | \$656 |
| | | | | |
| | BUTLER | \$271 | \$394 | \$492 |
| | CASS | \$90 | \$131 | \$164 |
| | FILLMORE | \$406 | \$590 | \$738 |
| | GAGE | \$226 | \$328 | \$410 |
| | JEFFERSON | \$316 | \$459 | \$574 |
| | JOHNSON | \$316 | \$459 | \$574 |
| | NEMAH | \$316 | \$459 | \$574 |
| | OTCE | \$541 | \$787 | \$984 |
| | PAWNEE | \$90 | \$131 | \$164 |
| | POLK | \$226 | \$328 | \$410 |
| | RICHARDSON | \$496 | \$722 | \$902 |
| | SALINE | \$496 | \$722 | \$902 |
| | SAUNDERS | \$992 | \$1,443 | \$1,804 |
| | SEWARD | \$406 | \$590 | \$738 |
| | THAYER | \$180 | \$262 | \$328 |
| | YORK | \$857 | \$1,246 | \$1,558 |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$1,082 | \$1,574 | \$1,968 |
| | BUFFALO | \$1,218 | \$1,771 | \$2,214 |
| | CLAY | \$271 | \$394 | \$492 |
| | FRANKLIN | \$135 | \$197 | \$246 |
| | HALL | \$451 | \$656 | \$820 |
| | HAMILTON | \$271 | \$394 | \$492 |
| | HARLAN | \$226 | \$328 | \$410 |
| | HOWARD | \$631 | \$918 | \$1,148 |
| | KEARNEY | \$180 | \$262 | \$328 |
| | MERRICK | \$45 | \$66 | \$82 |
| | NUCKOLLS | \$226 | \$328 | \$410 |
| | PHELPS | \$316 | \$459 | \$574 |
| | WEBSTER | \$226 | \$328 | \$410 |
| NORTH-EAST | | | | |
| | ANTELOPE | \$226 | \$328 | \$410 |
| | BOONE | \$226 | \$328 | \$410 |
| | BURT | \$226 | \$328 | \$410 |
| | CEDAR | \$271 | \$394 | \$492 |
| | COLFAX | \$226 | \$328 | \$410 |
| | CUMING | \$90 | \$131 | \$164 |
| | DIXON | \$45 | \$66 | \$82 |
| | DODGE | \$0 | \$0 | \$0 |
| | KNOX | \$0 | \$0 | \$0 |
| | MADISON | \$0 | \$0 | \$0 |
| | NANCE | \$226 | \$328 | \$410 |
| | PIERCE | \$180 | \$262 | \$328 |
| | PLATTE | \$857 | \$1,246 | \$1,558 |
| | STANTON | \$0 | \$0 | \$0 |
| | THURSTON | \$0 | \$0 | \$0 |
| | WAYNE | \$135 | \$197 | \$246 |

TABLE 13 (CONT)

EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1982 (CONT) | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$45 | \$66 | \$82 |
| | CHASE | \$496 | \$722 | \$902 |
| | DAWSON | \$1,082 | \$1,574 | \$1,968 |
| | DUNDY | \$226 | \$328 | \$410 |
| | FRONTIER | \$0 | \$0 | \$0 |
| | FURNAS | \$1,218 | \$1,771 | \$2,214 |
| | GOSPER | \$271 | \$394 | \$492 |
| | GRANT | \$496 | \$722 | \$902 |
| | HAYES | \$90 | \$131 | \$164 |
| | HITCHCOCK | \$451 | \$656 | \$820 |
| | HOOVER | \$90 | \$131 | \$164 |
| | KEITH | \$226 | \$328 | \$410 |
| | LINCOLN | \$902 | \$1,312 | \$1,640 |
| | LOGAN | \$0 | \$0 | \$0 |
| | MCPHERSON | \$812 | \$1,181 | \$1,476 |
| | PERKINS | \$135 | \$197 | \$246 |
| | RED WILLOW | \$631 | \$918 | \$1,148 |
| | THOMAS | \$0 | \$0 | \$0 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$0 | \$0 | \$0 |
| | BOYD | \$135 | \$197 | \$246 |
| | BROWN | \$0 | \$0 | \$0 |
| | CHERRY | \$316 | \$459 | \$574 |
| | CLUSTER | \$451 | \$656 | \$820 |
| | GARFIELD | \$90 | \$131 | \$164 |
| | GREELEY | \$316 | \$459 | \$574 |
| | HOLT | \$361 | \$525 | \$656 |
| | KEYA PAHA | \$0 | \$0 | \$0 |
| | LOUP | \$45 | \$66 | \$82 |
| | ROCK | \$45 | \$66 | \$82 |
| | SHERMAN | \$0 | \$0 | \$0 |
| | VALLEY | \$271 | \$394 | \$492 |
| | WHEELER | \$90 | \$131 | \$164 |
| PANHANDLE | | | | |
| | BANNER | \$0 | \$0 | \$0 |
| | BOX BUTTE | \$406 | \$590 | \$738 |
| | CHEYENNE | \$451 | \$656 | \$820 |
| | DAWES | \$90 | \$131 | \$164 |
| | DEUEL | \$226 | \$328 | \$410 |
| | GARDEN | \$271 | \$394 | \$492 |
| | KIMBALL | \$226 | \$328 | \$410 |
| | MORRILL | \$361 | \$525 | \$656 |
| | SCOTT'S BLUFF | \$496 | \$722 | \$902 |
| | SHERIDAN | \$226 | \$328 | \$410 |
| | SIOUX | \$0 | \$0 | \$0 |

TABLE 13 (CONT)
EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1981 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$59,036 | \$85,870 | \$107,338 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$6,404 | \$9,315 | \$11,644 |
| | DOUGLAS | \$13,891 | \$20,205 | \$25,256 |
| | SARPY | \$1,714 | \$2,493 | \$3,116 |
| SIOUXLAND | WASHINGTON | \$341 | \$787 | \$984 |
| SOUTH-EAST | DAKOTA | \$271 | \$394 | \$492 |
| | BUTLER | \$226 | \$328 | \$410 |
| SOUTH-CENTRAL | CASS | \$1,082 | \$1,574 | \$1,968 |
| | FILLMORE | \$722 | \$1,050 | \$1,312 |
| | GAGE | \$767 | \$1,115 | \$1,394 |
| | JEFFERSON | \$135 | \$197 | \$246 |
| | JOHNSON | \$90 | \$131 | \$164 |
| | NEMAH | \$406 | \$590 | \$738 |
| | OTCE | \$677 | \$984 | \$1,230 |
| | PAWNEE | \$226 | \$328 | \$410 |
| | POLK | \$316 | \$459 | \$574 |
| | RICHARDSON | \$271 | \$394 | \$492 |
| | SALINE | \$361 | \$525 | \$656 |
| | SAUNDERS | \$767 | \$1,115 | \$1,394 |
| | SEWARD | \$406 | \$590 | \$738 |
| | THAYER | \$316 | \$459 | \$574 |
| | YORK | \$631 | \$916 | \$1,148 |
| | ADAMS | \$1,263 | \$1,837 | \$2,296 |
| | BUFFALO | \$992 | \$1,443 | \$1,804 |
| | CLAY | \$812 | \$1,181 | \$1,476 |
| | FRANKLIN | \$361 | \$525 | \$656 |
| NORTH-EAST | HALL | \$2,841 | \$4,133 | \$5,166 |
| | HAMILTON | \$271 | \$394 | \$492 |
| | HARLAN | \$135 | \$197 | \$246 |
| | HOWARD | \$496 | \$722 | \$902 |
| | KEARNEY | \$316 | \$459 | \$574 |
| | MERRICK | \$180 | \$262 | \$328 |
| | NUCKOLLS | \$406 | \$590 | \$738 |
| | PHELPS | \$496 | \$722 | \$902 |
| | WEBSTER | \$361 | \$525 | \$656 |
| | ANTELOPE | \$90 | \$131 | \$164 |
| | BOONE | \$180 | \$262 | \$328 |
| | BURT | \$226 | \$328 | \$410 |
| | CEDAR | \$316 | \$459 | \$574 |
| | COLFAX | \$812 | \$1,181 | \$1,476 |
| | CUMING | \$316 | \$459 | \$574 |
| | DIXON | \$90 | \$131 | \$164 |
| | DODGE | \$1,714 | \$2,493 | \$3,116 |
| | KNOX | \$271 | \$394 | \$492 |
| | MADISON | \$0 | \$0 | \$0 |
| | NANCE | \$90 | \$131 | \$164 |
| | PIERCE | \$226 | \$328 | \$410 |
| | PLATTE | \$1,263 | \$1,837 | \$2,296 |
| | STANTON | \$45 | \$66 | \$82 |
| | THURSTON | \$90 | \$131 | \$164 |
| | WAYNE | \$135 | \$197 | \$246 |

TABLE 13 (CONT)
EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | RATE OF RETURN | | |
|---------------|-------------------------------|-------------------------------|--------------------------------|
| | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1981 (CONT) | | | |
| SOUTH-WEST | | | |
| ARTHUR | \$0 | \$0 | \$0 |
| CHASE | \$180 | \$262 | \$328 |
| DAWSON | \$541 | \$787 | \$984 |
| DUNDY | \$406 | \$590 | \$738 |
| FRONTIER | \$226 | \$328 | \$410 |
| FURNAS | \$586 | \$853 | \$1,066 |
| GOSPER | \$45 | \$66 | \$82 |
| GRANT | \$90 | \$131 | \$164 |
| HAYES | \$0 | \$0 | \$0 |
| HITCHCOCK | \$496 | \$722 | \$902 |
| HOOVER | \$90 | \$131 | \$164 |
| KEITH | \$631 | \$918 | \$1,148 |
| LINCOLN | \$1,037 | \$1,509 | \$1,888 |
| LOGAN | \$45 | \$66 | \$82 |
| MCPHERSON | \$541 | \$787 | \$984 |
| PERKINS | \$180 | \$262 | \$328 |
| RED WILLOW | \$451 | \$656 | \$820 |
| THOMAS | \$45 | \$66 | \$82 |
| NORTH-CENTRAL | | | |
| BLAINE | \$45 | \$66 | \$82 |
| BOYD | \$226 | \$328 | \$410 |
| BROWN | \$135 | \$197 | \$246 |
| CHERRY | \$406 | \$590 | \$738 |
| CLUSTER | \$1,398 | \$2,034 | \$2,542 |
| GARFIELD | \$90 | \$131 | \$164 |
| GREELEY | \$180 | \$262 | \$328 |
| HOLT | \$45 | \$66 | \$82 |
| KEYA PAHA | \$135 | \$197 | \$246 |
| LOUP | \$90 | \$131 | \$164 |
| ROCK | \$45 | \$66 | \$82 |
| SHERMAN | \$271 | \$394 | \$492 |
| VALLEY | \$226 | \$328 | \$410 |
| WHEELER | \$90 | \$131 | \$164 |
| PANHANDLE | | | |
| BANNER | \$0 | \$0 | \$0 |
| BOX BUTTE | \$212 | \$1,181 | \$1,476 |
| CHEYENNE | \$451 | \$656 | \$820 |
| DAWES | \$361 | \$525 | \$656 |
| DEUEL | \$316 | \$459 | \$574 |
| GARDEN | \$180 | \$262 | \$328 |
| KIMBALL | \$722 | \$1,050 | \$1,312 |
| MORRILL | \$316 | \$459 | \$574 |
| SCOTTS BLUFF | \$1,353 | \$1,968 | \$2,460 |
| SHERIDAN | \$406 | \$590 | \$738 |
| SIOUX | \$45 | \$66 | \$82 |

EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1960 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$66,883 | \$97,285 | \$121,606 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$7,396 | \$10,758 | \$13,448 |
| | DOUGLAS | \$19,573 | \$28,470 | \$35,588 |
| | SARPY | \$1,533 | \$2,230 | \$2,788 |
| SIouxLAND | WASHINGTON | \$271 | \$394 | \$492 |
| SOUTH-EAST | DAKOTA | \$361 | \$525 | \$656 |
| | BUTLER | \$271 | \$394 | \$492 |
| | CASS | \$857 | \$1,246 | \$1,558 |
| | FILLMORE | \$451 | \$656 | \$820 |
| | GAGE | \$857 | \$1,246 | \$1,558 |
| | JEFFERSON | \$316 | \$459 | \$574 |
| | JOHNSON | \$677 | \$984 | \$1,230 |
| | NEMAH | \$496 | \$722 | \$902 |
| | OTOE | \$586 | \$853 | \$1,066 |
| | PAWNEE | \$271 | \$394 | \$492 |
| | POLK | \$361 | \$525 | \$656 |
| | RICHARDSON | \$361 | \$525 | \$656 |
| | SALINE | \$496 | \$722 | \$902 |
| | SAUNDERS | \$902 | \$1,312 | \$1,640 |
| | SEWARD | \$406 | \$590 | \$738 |
| | THAYER | \$541 | \$787 | \$984 |
| | YORK | \$857 | \$1,246 | \$1,558 |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$1,759 | \$2,558 | \$3,198 |
| | BUFFALO | \$1,173 | \$1,706 | \$2,132 |
| | CLAY | \$316 | \$459 | \$574 |
| | FRANKLIN | \$135 | \$197 | \$246 |
| | HALL | \$3,067 | \$4,461 | \$5,576 |
| | HAMILTON | \$677 | \$984 | \$1,230 |
| | HARLAN | \$271 | \$394 | \$492 |
| | HOWARD | \$135 | \$197 | \$246 |
| | KEARNEY | \$271 | \$394 | \$492 |
| | MERRICK | \$271 | \$394 | \$492 |
| | NUCKOLLS | \$451 | \$656 | \$820 |
| | PHELPS | \$631 | \$918 | \$1,148 |
| | WEBSTER | \$226 | \$328 | \$410 |
| NORTH-EAST | | | | |
| | ANTELOPE | \$361 | \$525 | \$656 |
| | BOONE | \$135 | \$197 | \$246 |
| | BURT | \$631 | \$918 | \$1,148 |
| | CEDAR | \$226 | \$328 | \$410 |
| | COLFAX | \$406 | \$590 | \$738 |
| | CUMING | \$361 | \$525 | \$656 |
| | DIXON | \$361 | \$525 | \$656 |
| | DODGE | \$1,984 | \$2,886 | \$3,608 |
| | KNOX | \$316 | \$459 | \$574 |
| | MADISON | \$0 | \$0 | \$0 |
| | NANCE | \$226 | \$328 | \$410 |
| | PIERCE | \$451 | \$656 | \$820 |
| | PLATTE | \$1,669 | \$2,427 | \$3,034 |
| | STANTON | \$0 | \$0 | \$0 |
| | THURSTON | \$90 | \$131 | \$164 |
| | WAYNE | \$180 | \$262 | \$328 |

TABLE 13 (CONT)
EARNINGS ON EARNST MONIES FOR COMMERCIAL SALES

| | | RATE OF RETURN | | |
|---------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1980 (CONT) | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$0 | \$0 | \$0 |
| | CHASE | \$271 | \$394 | \$492 |
| | DAWSON | \$541 | \$787 | \$984 |
| | DUNDY | \$271 | \$394 | \$492 |
| | FRONTIER | \$316 | \$459 | \$574 |
| | FURNAS | \$677 | \$984 | \$1,230 |
| | GOSPER | \$135 | \$197 | \$246 |
| | GRANT | \$0 | \$0 | \$0 |
| | HAYES | \$90 | \$131 | \$164 |
| | HITCHCOCK | \$90 | \$131 | \$164 |
| | HOOVER | \$45 | \$66 | \$82 |
| | KEITH | \$722 | \$1,050 | \$1,312 |
| | LINCOLN | \$947 | \$1,378 | \$1,722 |
| | LOGAN | \$0 | \$0 | \$0 |
| | MCPHERSON | \$812 | \$1,181 | \$1,476 |
| | PERKINS | \$90 | \$131 | \$164 |
| | RED WILLOW | \$631 | \$918 | \$1,148 |
| | THOMAS | \$135 | \$197 | \$246 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$0 | \$0 | \$0 |
| | BOYD | \$90 | \$131 | \$164 |
| | BROWN | \$135 | \$197 | \$246 |
| | CHERRY | \$316 | \$459 | \$574 |
| | CLUSTER | \$541 | \$787 | \$984 |
| | GARFIELD | \$45 | \$66 | \$82 |
| | GREELEY | \$226 | \$328 | \$410 |
| | HOLT | \$496 | \$722 | \$902 |
| | KEYA PAHA | \$0 | \$0 | \$0 |
| | LOUP | \$0 | \$0 | \$0 |
| | ROCK | \$90 | \$131 | \$164 |
| | SHERMAN | \$271 | \$394 | \$492 |
| | VALLEY | \$135 | \$197 | \$246 |
| | WHEELER | \$90 | \$131 | \$164 |
| PANHANDLE | | | | |
| | BANNER | \$45 | \$66 | \$82 |
| | BOX BUTTE | \$361 | \$525 | \$656 |
| | CHEYENNE | \$677 | \$984 | \$1,230 |
| | DAWES | \$135 | \$197 | \$246 |
| | DEUEL | \$90 | \$131 | \$164 |
| | GARDEN | \$90 | \$131 | \$164 |
| | KIMBALL | \$541 | \$787 | \$984 |
| | MORRILL | \$271 | \$394 | \$492 |
| | SCOTT'S BLUFF | \$1,669 | \$2,427 | \$3,034 |
| | SHERIDAN | \$451 | \$656 | \$820 |
| | SIOUX | \$0 | \$0 | \$0 |

TABLE 14
EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1984 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$50,298 | \$73,161 | \$91,451 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$801 | \$1,164 | \$1,456 |
| | DOUGLAS | \$0 | \$0 | \$0 |
| | SARPY | \$1,358 | \$1,976 | \$2,469 |
| SIOUXLAND | WASHINGTON | \$545 | \$792 | \$990 |
| | DAKOTA | \$233 | \$339 | \$423 |
| SOUTH-EAST | | | | |
| | BUTLER | \$802 | \$1,166 | \$1,458 |
| | CASS | \$822 | \$1,196 | \$1,495 |
| | FILLMORE | \$793 | \$1,153 | \$1,442 |
| | GAGE | \$1,166 | \$1,696 | \$2,120 |
| | JEFFERSON | \$704 | \$1,023 | \$1,279 |
| | JOHNSON | \$265 | \$385 | \$481 |
| | NEMAHA | \$120 | \$175 | \$219 |
| | OTOE | \$1,062 | \$1,545 | \$1,932 |
| | PAWNEE | \$360 | \$524 | \$655 |
| | POLK | \$377 | \$548 | \$685 |
| | RICHARDSON | \$642 | \$934 | \$1,168 |
| | SALINE | \$1,193 | \$1,735 | \$2,169 |
| | SAUNDERS | \$706 | \$1,027 | \$1,283 |
| | SEWARD | \$752 | \$1,094 | \$1,368 |
| | THAYER | \$819 | \$1,191 | \$1,489 |
| | YORK | \$1,470 | \$2,139 | \$2,674 |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$1,352 | \$1,967 | \$2,459 |
| | BUFFALO | \$901 | \$1,311 | \$1,639 |
| | CLAY | \$776 | \$1,129 | \$1,412 |
| | FRANKLIN | \$452 | \$658 | \$822 |
| | HALL | \$1,171 | \$1,704 | \$2,130 |
| | HAMILTON | \$966 | \$1,406 | \$1,757 |
| | HARLAN | \$409 | \$595 | \$744 |
| | HOWARD | \$680 | \$990 | \$1,237 |
| | KEARNEY | \$517 | \$753 | \$941 |
| | MERRICK | \$263 | \$383 | \$478 |
| | NUCKOLLS | \$601 | \$874 | \$1,092 |
| | PHELPS | \$468 | \$680 | \$850 |
| | WEBSTER | \$542 | \$788 | \$985 |
| NORTH-EAST | | | | |
| | ANTELOPE | \$325 | \$472 | \$590 |
| | BOONE | \$1,253 | \$1,822 | \$2,278 |
| | BURT | \$465 | \$676 | \$845 |
| | CEDAR | \$810 | \$1,178 | \$1,472 |
| | COLFAX | \$301 | \$437 | \$547 |
| | CUMING | \$864 | \$1,257 | \$1,571 |
| | DIXON | \$105 | \$153 | \$191 |
| | DODGE | \$679 | \$988 | \$1,234 |
| | KNOX | \$501 | \$728 | \$910 |
| | MADISON | \$154 | \$224 | \$280 |
| | NANCE | \$287 | \$418 | \$522 |
| | PIERCE | \$564 | \$821 | \$1,026 |
| | PLATTE | \$2,047 | \$2,977 | \$3,721 |
| | STANTON | \$685 | \$997 | \$1,246 |
| | THURSTON | \$216 | \$315 | \$393 |
| | WAYNE | \$421 | \$613 | \$766 |

TABLE 14 (CONT)
EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1984 (CONT) | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$0 | \$0 | \$0 |
| | CHASE | \$436 | \$634 | \$792 |
| | DAWSON | \$1,262 | \$1,835 | \$2,294 |
| | DUNDY | \$1,236 | \$1,798 | \$2,248 |
| | FRONTIER | \$219 | \$319 | \$398 |
| | FURNAS | \$451 | \$657 | \$821 |
| | GOSPER | \$1,012 | \$1,472 | \$1,840 |
| | GRANT | \$13 | \$20 | \$24 |
| | HAYES | \$0 | \$0 | \$0 |
| | HITCHCOCK | \$101 | \$147 | \$183 |
| | HOOVER | \$256 | \$372 | \$465 |
| | KEITH | \$304 | \$443 | \$553 |
| | LINCOLN | \$987 | \$1,436 | \$1,795 |
| | LOGAN | \$301 | \$438 | \$548 |
| | MCPHERSON | \$645 | \$938 | \$1,173 |
| | PERKINS | \$294 | \$428 | \$535 |
| | RED WILLOW | \$357 | \$519 | \$649 |
| | THOMAS | \$338 | \$492 | \$614 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$27 | \$40 | \$50 |
| | BOYD | \$135 | \$196 | \$246 |
| | BROWN | \$129 | \$188 | \$235 |
| | CHERRY | \$938 | \$1,364 | \$1,705 |
| | CUSTER | \$677 | \$985 | \$1,232 |
| | GARFIELD | \$15 | \$21 | \$27 |
| | GREELEY | \$256 | \$372 | \$465 |
| | HOLT | \$465 | \$677 | \$846 |
| | KEYA PAHA | \$160 | \$233 | \$291 |
| | LOUF | \$32 | \$119 | \$149 |
| | ROCK | \$107 | \$155 | \$194 |
| | SHERMAN | \$505 | \$734 | \$918 |
| | VALLEY | \$250 | \$364 | \$454 |
| | WHEELER | \$74 | \$107 | \$134 |
| PANHANDLE | | | | |
| | BANNER | \$41 | \$59 | \$74 |
| | BOX BUTTE | \$512 | \$745 | \$931 |
| | CHEYENNE | \$786 | \$1,144 | \$1,430 |
| | DAWES | \$75 | \$110 | \$137 |
| | DEUEL | \$243 | \$353 | \$441 |
| | GARDEN | \$277 | \$402 | \$503 |
| | KIMBALL | \$421 | \$613 | \$766 |
| | MORRILL | \$500 | \$728 | \$910 |
| | SCOTT'S BLUFF | \$918 | \$1,336 | \$1,669 |
| | SHERIDAN | \$241 | \$351 | \$439 |
| | SIOUX | \$260 | \$378 | \$472 |

TABLE 14 (CONT)
EARNINGS ON EARNEST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1933 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$50,859 | \$73,977 | \$92,471 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$771 | \$1,121 | \$1,402 |
| | DOUGLAS | \$0 | \$0 | \$0 |
| | SARPY | \$413 | \$601 | \$751 |
| SIOUXLAND | WASHINGTON | \$621 | \$904 | \$1,130 |
| | | | | |
| SOUTH-EAST | DAKOTA | \$308 | \$448 | \$561 |
| | | | | |
| SOUTH-CENTRAL | BUTLER | \$371 | \$540 | \$674 |
| | CASS | \$744 | \$1,083 | \$1,354 |
| | FILLMORE | \$648 | \$942 | \$1,177 |
| | GAGE | \$1,602 | \$2,330 | \$2,912 |
| | JEFFERSON | \$321 | \$467 | \$584 |
| | JOHNSON | \$326 | \$474 | \$593 |
| | NEMAHA | \$630 | \$916 | \$1,145 |
| | OTOE | \$923 | \$1,343 | \$1,678 |
| | PAWNEE | \$111 | \$161 | \$201 |
| | POLK | \$611 | \$888 | \$1,110 |
| | RICHARDSON | \$1,015 | \$1,476 | \$1,845 |
| | SALINE | \$611 | \$889 | \$1,111 |
| | SAUNDERS | \$1,394 | \$2,027 | \$2,534 |
| | SEWARD | \$816 | \$1,188 | \$1,484 |
| | THAYER | \$470 | \$684 | \$855 |
| | YORK | \$1,540 | \$2,241 | \$2,801 |
| | | | | |
| | ADAMS | \$634 | \$923 | \$1,153 |
| | BUFFALO | \$618 | \$899 | \$1,124 |
| | CLAY | \$596 | \$867 | \$1,084 |
| NORTH-EAST | FRANKLIN | \$370 | \$1,265 | \$1,581 |
| | HALL | \$1,165 | \$1,695 | \$2,119 |
| | HAMILTON | \$1,738 | \$2,527 | \$3,159 |
| | HARLAN | \$736 | \$1,070 | \$1,338 |
| | HOWARD | \$311 | \$452 | \$564 |
| | KEARNEY | \$735 | \$1,070 | \$1,337 |
| | MERRICK | \$701 | \$1,020 | \$1,275 |
| | NUCKOLLS | \$243 | \$354 | \$443 |
| | PHELPS | \$492 | \$715 | \$894 |
| | WEBSTER | \$852 | \$1,239 | \$1,548 |
| | | | | |
| | ANTELOPE | \$281 | \$409 | \$511 |
| | BOONE | \$1,086 | \$1,580 | \$1,975 |
| | BURT | \$236 | \$343 | \$428 |
| | CEDAR | \$596 | \$868 | \$1,085 |
| | COLFAX | \$357 | \$519 | \$648 |
| | CUMING | \$289 | \$421 | \$526 |
| | DIXON | \$674 | \$981 | \$1,226 |
| | DODGE | \$801 | \$1,165 | \$1,457 |
| | KNOX | \$592 | \$862 | \$1,077 |
| | MADISON | \$68 | \$99 | \$123 |
| | NANCE | \$399 | \$580 | \$725 |
| | PIERCE | \$431 | \$627 | \$784 |
| | PLATTE | \$1,158 | \$1,685 | \$2,106 |
| | STANTON | \$599 | \$871 | \$1,088 |
| | THURSTON | \$572 | \$832 | \$1,040 |
| | WAYNE | \$677 | \$985 | \$1,231 |

TABLE 14 (CONT)
EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1983 (CONT) | | | | |
| REGIONS | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$19 | \$28 | \$35 |
| | CHASE | \$489 | \$711 | \$889 |
| | DAWSON | \$182 | \$264 | \$330 |
| | DUNDY | \$2,321 | \$3,376 | \$4,220 |
| | FRONTIER | \$334 | \$485 | \$607 |
| | FURNAS | \$506 | \$737 | \$921 |
| | GOSPER | \$309 | \$450 | \$562 |
| | GRANT | \$0 | \$0 | \$0 |
| | HAYES | \$0 | \$0 | \$0 |
| | HITCHCOCK | \$307 | \$447 | \$559 |
| | HOOKEE | \$10 | \$15 | \$18 |
| | KEITH | \$268 | \$390 | \$488 |
| | LINCOLN | \$917 | \$1,334 | \$1,668 |
| | LOGAN | \$363 | \$528 | \$660 |
| | MCPHERSON | \$773 | \$1,125 | \$1,406 |
| | PERKINS | \$275 | \$400 | \$500 |
| | RED WILLOW | \$450 | \$655 | \$819 |
| | THOMAS | \$132 | \$191 | \$239 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$0 | \$0 | \$0 |
| | BOYD | \$281 | \$409 | \$511 |
| | BROWN | \$372 | \$541 | \$676 |
| | CHERRY | \$1,047 | \$1,522 | \$1,903 |
| | CLUSTER | \$1,030 | \$1,499 | \$1,873 |
| | GARFIELD | \$9 | \$13 | \$16 |
| | GREELEY | \$303 | \$441 | \$551 |
| | HOLT | \$483 | \$702 | \$877 |
| | KEYA PAHA | \$523 | \$761 | \$952 |
| | LOUP | \$299 | \$434 | \$543 |
| | ROCK | \$175 | \$255 | \$319 |
| | SHERMAN | \$386 | \$561 | \$701 |
| | VALLEY | \$289 | \$420 | \$526 |
| | WHEELER | \$71 | \$103 | \$128 |
| PANHANDLE | | | | |
| | BANNER | \$112 | \$163 | \$203 |
| | BOX BUTTE | \$386 | \$562 | \$702 |
| | CHEYENNE | \$733 | \$1,066 | \$1,333 |
| | DAWES | \$151 | \$220 | \$275 |
| | DEUEL | \$709 | \$1,031 | \$1,289 |
| | GARDEN | \$432 | \$629 | \$786 |
| | KIMBALL | \$286 | \$416 | \$520 |
| | MORRILL | \$562 | \$817 | \$1,021 |
| | SCOTT'S BLUFF | \$666 | \$968 | \$1,210 |
| | SHERIDAN | \$317 | \$461 | \$577 |
| | SIOUX | \$653 | \$950 | \$1,187 |

>

TABLE 14 (CONT)

EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1982 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$51,938 | \$75,546 | \$94,432 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$427 | \$622 | \$777 |
| | DOUGLAS | \$0 | \$0 | \$0 |
| | SARPY | \$389 | \$566 | \$707 |
| | WASHINGTON | \$266 | \$387 | \$483 |
| SIOUXLAND | | | | |
| SOUTH-EAST | DAKOTA | \$67 | \$98 | \$122 |
| | BUTLER | \$865 | \$1,258 | \$1,572 |
| | CASS | \$424 | \$617 | \$771 |
| | FILLMORE | \$999 | \$1,453 | \$1,816 |
| | GAGE | \$1,668 | \$2,426 | \$3,033 |
| | JEFFERSON | \$121 | \$176 | \$220 |
| | JOHNSON | \$143 | \$208 | \$260 |
| | NEMAHA | \$103 | \$150 | \$187 |
| | OTOE | \$742 | \$1,079 | \$1,349 |
| | PAWNEE | \$241 | \$350 | \$437 |
| | POLK | \$1,077 | \$1,566 | \$1,958 |
| | RICHARDSON | \$483 | \$703 | \$878 |
| | SALINE | \$4,081 | \$5,937 | \$7,421 |
| | SAUNDERS | \$808 | \$1,175 | \$1,469 |
| | SEWARD | \$414 | \$602 | \$752 |
| | THAYER | \$491 | \$714 | \$893 |
| | YORK | \$1,063 | \$1,546 | \$1,932 |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$1,192 | \$1,733 | \$2,166 |
| | BUFFALO | \$476 | \$693 | \$866 |
| | CLAY | \$1,319 | \$1,918 | \$2,398 |
| | FRANKLIN | \$615 | \$895 | \$1,118 |
| | HALL | \$2,070 | \$3,010 | \$3,763 |
| | HAMILTON | \$749 | \$1,089 | \$1,361 |
| | HARLAN | \$329 | \$479 | \$598 |
| | HOWARD | \$851 | \$1,238 | \$1,547 |
| | KEARNEY | \$319 | \$464 | \$580 |
| | MERRICK | \$312 | \$454 | \$568 |
| | NUCKOLLS | \$534 | \$777 | \$971 |
| | PHELPS | \$471 | \$684 | \$856 |
| | WEBSTER | \$710 | \$1,032 | \$1,290 |
| NORTH-EAST | | | | |
| | ANTELOPE | \$250 | \$364 | \$455 |
| | BOONE | \$454 | \$661 | \$826 |
| | BURT | \$235 | \$342 | \$427 |
| | CEDAR | \$339 | \$492 | \$616 |
| | COLFAX | \$441 | \$642 | \$802 |
| | CUMING | \$1,206 | \$1,754 | \$2,193 |
| | DIXON | \$678 | \$987 | \$1,233 |
| | DODGE | \$677 | \$984 | \$1,230 |
| | KNOX | \$107 | \$156 | \$195 |
| | MADISON | \$210 | \$305 | \$381 |
| | NANCE | \$341 | \$496 | \$620 |
| | PIERCE | \$70 | \$102 | \$128 |
| | PLATTE | \$764 | \$1,111 | \$1,389 |
| | STANTON | \$212 | \$308 | \$386 |
| | THURSTON | \$83 | \$121 | \$151 |
| | WAYNE | \$142 | \$206 | \$258 |

TABLE 14 (CONT)

EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1982 (CONT) | | | | |
| REGIONS | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$0 | \$0 | \$0 |
| | CHASE | \$1,301 | \$1,892 | \$2,365 |
| | DAWSON | \$1,856 | \$2,699 | \$3,374 |
| | DUNDY | \$487 | \$708 | \$886 |
| | FRONTIER | \$311 | \$452 | \$565 |
| | FURNAS | \$478 | \$695 | \$869 |
| | GOSPER | \$966 | \$1,405 | \$1,756 |
| | GRANT | \$0 | \$0 | \$0 |
| | HAYES | \$423 | \$616 | \$770 |
| | HITCHCOCK | \$324 | \$471 | \$588 |
| | HOOVER | \$366 | \$532 | \$665 |
| | KEITH | \$263 | \$382 | \$478 |
| | LINCOLN | \$2,012 | \$2,927 | \$3,659 |
| | LOGAN | \$27 | \$39 | \$49 |
| | MCPHERSON | \$275 | \$400 | \$500 |
| | PERKINS | \$220 | \$321 | \$401 |
| | RED WILLOW | \$307 | \$446 | \$558 |
| | THOMAS | \$114 | \$166 | \$208 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$0 | \$0 | \$0 |
| | BOYD | \$59 | \$85 | \$107 |
| | BROWN | \$280 | \$407 | \$508 |
| | CHERRY | \$437 | \$635 | \$794 |
| | CUSTER | \$1,024 | \$1,489 | \$1,862 |
| | GARFIELD | \$179 | \$260 | \$325 |
| | GREELEY | \$207 | \$301 | \$377 |
| | HOLT | \$695 | \$1,011 | \$1,263 |
| | KEYA FAHA | \$61 | \$118 | \$148 |
| | LOUIS | \$137 | \$200 | \$249 |
| | ROCK | \$44 | \$64 | \$80 |
| | SHERMAN | \$677 | \$985 | \$1,232 |
| | VALLEY | \$229 | \$334 | \$417 |
| | WHEELER | \$261 | \$379 | \$474 |
| PANHANDLE | | | | |
| | BANNER | \$241 | \$350 | \$437 |
| | BOX BUTTE | \$336 | \$489 | \$612 |
| | CHEYENNE | \$614 | \$894 | \$1,117 |
| | DAWES | \$236 | \$344 | \$430 |
| | DEUEL | \$258 | \$375 | \$468 |
| | GARDEN | \$320 | \$465 | \$581 |
| | KIMBALL | \$185 | \$268 | \$336 |
| | MORRILL | \$483 | \$703 | \$879 |
| | SCOTT'S BLUFF | \$361 | \$526 | \$657 |
| | SHERIDAN | \$319 | \$464 | \$580 |
| | SIOUX | \$574 | \$834 | \$1,043 |

TABLE 14 (CONT)

EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1981 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$55,937 | \$81,364 | \$101,704 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$1,115 | \$1,622 | \$2,027 |
| | DOUGLAS | \$112 | \$163 | \$204 |
| | SARPY | \$404 | \$588 | \$735 |
| SIOUXLAND | WASHINGTON | \$621 | \$903 | \$1,129 |
| | | | | |
| SOUTH-EAST | DAKOTA | \$212 | \$308 | \$385 |
| | | | | |
| SOUTH-CENTRAL | BUTLER | \$594 | \$865 | \$1,081 |
| | CASS | \$309 | \$449 | \$561 |
| | FILLMORE | \$789 | \$1,148 | \$1,435 |
| | GAGE | \$1,475 | \$2,146 | \$2,682 |
| | JEFFERSON | \$693 | \$1,008 | \$1,259 |
| | JOHNSON | \$561 | \$816 | \$1,021 |
| | NEMAHA | \$560 | \$814 | \$1,018 |
| | OTOE | \$595 | \$866 | \$1,082 |
| | PAWNEE | \$227 | \$330 | \$412 |
| | FOLK | \$589 | \$857 | \$1,071 |
| | RICHARDSON | \$474 | \$690 | \$862 |
| | SALINE | \$618 | \$899 | \$1,124 |
| | SAUNDERS | \$1,210 | \$1,760 | \$2,200 |
| | SEWARD | \$575 | \$837 | \$1,046 |
| | THAYER | \$772 | \$1,123 | \$1,404 |
| | YORK | \$674 | \$980 | \$1,225 |
| | | | | |
| | ADAMS | \$922 | \$1,341 | \$1,676 |
| | BUFFALO | \$576 | \$837 | \$1,046 |
| | CLAY | \$496 | \$722 | \$902 |
| | FRANKLIN | \$196 | \$285 | \$356 |
| | HALL | \$777 | \$1,422 | \$1,777 |
| | HAMILTON | \$1,237 | \$1,800 | \$2,250 |
| | HARLAN | \$305 | \$443 | \$554 |
| | HOWARD | \$923 | \$1,342 | \$1,677 |
| | KEARNEY | \$749 | \$1,090 | \$1,362 |
| | MERRICK | \$548 | \$797 | \$996 |
| | NUCKOLLS | \$573 | \$834 | \$1,042 |
| | PHELPS | \$872 | \$1,268 | \$1,585 |
| | WEBSTER | \$896 | \$1,303 | \$1,629 |
| | | | | |
| NORTH-EAST | ANTELOPE | \$346 | \$504 | \$630 |
| | BOONE | \$661 | \$961 | \$1,201 |
| | BURT | \$435 | \$633 | \$792 |
| | CEDAR | \$272 | \$396 | \$494 |
| | COLFAX | \$548 | \$796 | \$996 |
| | CUMING | \$1,072 | \$1,560 | \$1,950 |
| | DIXON | \$574 | \$836 | \$1,045 |
| | DODGE | \$588 | \$855 | \$1,069 |
| | KNOX | \$608 | \$885 | \$1,106 |
| | MADISON | \$72 | \$105 | \$131 |
| | NANCE | \$245 | \$357 | \$446 |
| | PIERCE | \$637 | \$926 | \$1,157 |
| | PLATTE | \$939 | \$1,366 | \$1,707 |
| | STANTON | \$363 | \$528 | \$660 |
| | THURSTON | \$208 | \$302 | \$378 |
| | WAYNE | \$732 | \$1,065 | \$1,332 |
| | | | | |

TABLE 14 (CONT)
EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|---------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1981 (CONT) | | | | |
| REGIONS | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$86 | \$125 | \$157 |
| | CHASE | \$1,225 | \$1,781 | \$2,227 |
| | DAWSON | \$1,358 | \$1,975 | \$2,469 |
| | DUNDY | \$2,054 | \$2,987 | \$3,734 |
| | FRONTIER | \$332 | \$483 | \$604 |
| | FURNAS | \$291 | \$424 | \$529 |
| | GOSPER | \$782 | \$1,137 | \$1,421 |
| | GRANT | \$0 | \$0 | \$0 |
| | HAYES | \$472 | \$687 | \$858 |
| | HITCHCOCK | \$531 | \$772 | \$965 |
| | HOOVER | \$210 | \$305 | \$381 |
| | KEITH | \$1,329 | \$1,933 | \$2,416 |
| | LINCOLN | \$3,737 | \$5,436 | \$6,795 |
| | LOGAN | \$73 | \$106 | \$133 |
| | MCPHERSON | \$520 | \$756 | \$945 |
| | PERKINS | \$1,614 | \$2,347 | \$2,934 |
| | RED WILLOW | \$436 | \$634 | \$792 |
| | THOMAS | \$433 | \$630 | \$787 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$85 | \$124 | \$155 |
| | BOYD | \$71 | \$103 | \$129 |
| | BROWN | \$250 | \$364 | \$455 |
| | CHERRY | \$1,305 | \$1,899 | \$2,373 |
| | CLUSTER | \$787 | \$1,145 | \$1,431 |
| | GARFIELD | \$56 | \$81 | \$102 |
| | GREELEY | \$469 | \$682 | \$853 |
| | HOLT | \$93 | \$135 | \$169 |
| | KEYA PAHA | \$104 | \$151 | \$189 |
| | LOUP | \$173 | \$252 | \$315 |
| | ROCK | \$373 | \$543 | \$679 |
| | SHERMAN | \$431 | \$627 | \$784 |
| | VALLEY | \$447 | \$650 | \$812 |
| | WHEELER | \$106 | \$154 | \$192 |
| PANHANDLE | | | | |
| | BANNER | \$41 | \$60 | \$75 |
| | BOX BUTTE | \$1,116 | \$1,623 | \$2,028 |
| | CHEYENNE | \$320 | \$466 | \$582 |
| | DAWES | \$237 | \$345 | \$432 |
| | DEUEL | \$189 | \$275 | \$344 |
| | GARDEN | \$119 | \$173 | \$216 |
| | KIMBALL | \$210 | \$305 | \$382 |
| | MORRILL | \$540 | \$786 | \$982 |
| | SCOTT'S BLUFF | \$1,300 | \$1,891 | \$2,364 |
| | SHERIDAN | \$330 | \$480 | \$600 |
| | STOIX | \$554 | \$806 | \$1,008 |

TABLE 14 (CONT)

EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1980 | | | | |
| REGIONS | | | | |
| NEBR. TOTALS | | \$51,119 | \$74,356 | \$92,944 |
| LINCOLN | | | | |
| EAST-CENTRAL | LANCASTER | \$720 | \$1,047 | \$1,309 |
| | DOUGLAS | \$8 | \$12 | \$15 |
| | SARPY | \$771 | \$1,121 | \$1,401 |
| SIOUXLAND | WASHINGTON | \$543 | \$789 | \$987 |
| | DAKOTA | \$193 | \$281 | \$351 |
| SOUTH-EAST | BUTLER | \$319 | \$464 | \$579 |
| | CASS | \$686 | \$997 | \$1,247 |
| | FILLMORE | \$889 | \$1,293 | \$1,616 |
| | GAGE | \$925 | \$1,346 | \$1,683 |
| | JEFFERSON | \$480 | \$695 | \$872 |
| | JOHNSON | \$226 | \$328 | \$410 |
| | NEMAH | \$358 | \$520 | \$650 |
| | OTOE | \$650 | \$946 | \$1,183 |
| | PAWNEE | \$156 | \$228 | \$284 |
| | POLK | \$486 | \$707 | \$884 |
| | RICHARDSON | \$658 | \$958 | \$1,197 |
| | SALINE | \$1,061 | \$1,543 | \$1,929 |
| | SAUNDERS | \$1,594 | \$2,318 | \$2,897 |
| | SEWARD | \$844 | \$1,227 | \$1,534 |
| | THAYER | \$834 | \$1,213 | \$1,516 |
| | YORK | \$613 | \$892 | \$1,115 |
| SOUTH-CENTRAL | | | | |
| | ADAMS | \$780 | \$1,134 | \$1,417 |
| | BUFFALO | \$651 | \$947 | \$1,184 |
| | CLAY | \$870 | \$1,265 | \$1,581 |
| | FRANKLIN | \$292 | \$425 | \$532 |
| | HALL | \$1,348 | \$1,960 | \$2,450 |
| | HAMILTON | \$1,617 | \$2,352 | \$2,941 |
| | HARLAN | \$161 | \$235 | \$293 |
| | HOWARD | \$390 | \$568 | \$710 |
| | KEARNEY | \$359 | \$522 | \$652 |
| | MERRICK | \$423 | \$615 | \$769 |
| | NUCKOLLS | \$676 | \$984 | \$1,229 |
| | PHELPS | \$603 | \$878 | \$1,097 |
| | WEBSTER | \$422 | \$614 | \$767 |
| NORTH-EAST | | | | |
| | ANTELOPE | \$106 | \$154 | \$192 |
| | BOONE | \$520 | \$757 | \$946 |
| | BURT | \$505 | \$735 | \$918 |
| | CEDAR | \$295 | \$429 | \$536 |
| | COLFAX | \$501 | \$729 | \$912 |
| | CUMING | \$826 | \$1,202 | \$1,502 |
| | DIXON | \$410 | \$596 | \$745 |
| | DODGE | \$203 | \$295 | \$369 |
| | KNOX | \$3,421 | \$4,976 | \$6,220 |
| | MADISON | \$0 | \$0 | \$0 |
| | NANCE | \$547 | \$795 | \$994 |
| | PIERCE | \$582 | \$846 | \$1,058 |
| | PLATTE | \$712 | \$1,035 | \$1,294 |
| | STANTON | \$339 | \$493 | \$617 |
| | THURSTON | \$254 | \$370 | \$462 |
| | WAYNE | \$432 | \$629 | \$786 |

TABLE 14 (CONT)

EARNINGS ON EARNST MONIES FOR AGRICULTURAL SALES

| | | RATE OF RETURN | | |
|---------------|--------------|-------------------------------|-------------------------------|--------------------------------|
| | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1980 (CONT) | | | | |
| REGIONS | | | | |
| SOUTH-WEST | | | | |
| | ARTHUR | \$378 | \$550 | \$687 |
| | CHASE | \$524 | \$762 | \$952 |
| | DAWSON | \$1,046 | \$1,522 | \$1,903 |
| | DUNDY | \$451 | \$656 | \$821 |
| | FRONTIER | \$229 | \$333 | \$417 |
| | FURNAS | \$162 | \$236 | \$295 |
| | GOSPER | \$293 | \$426 | \$533 |
| | GRANT | \$0 | \$0 | \$0 |
| | HAYES | \$322 | \$468 | \$586 |
| | HITCHCOCK | \$185 | \$269 | \$337 |
| | HOOVER | \$0 | \$0 | \$0 |
| | KEITH | \$648 | \$942 | \$1,177 |
| | LINCOLN | \$1,628 | \$2,368 | \$2,960 |
| | LOGAN | \$102 | \$148 | \$186 |
| | MCPHERSON | \$605 | \$880 | \$1,100 |
| | PERKINS | \$85 | \$124 | \$155 |
| | RED WILLOW | \$475 | \$691 | \$864 |
| | THOMAS | \$536 | \$780 | \$975 |
| NORTH-CENTRAL | | | | |
| | BLAINE | \$252 | \$366 | \$458 |
| | BOYD | \$23 | \$34 | \$43 |
| | BROWN | \$41 | \$60 | \$75 |
| | CHERRY | \$2,467 | \$3,588 | \$4,485 |
| | CUSTER | \$847 | \$1,233 | \$1,541 |
| | GARFIELD | \$38 | \$55 | \$69 |
| | GREELEY | \$234 | \$340 | \$426 |
| | HOLT | \$202 | \$294 | \$367 |
| | KEYA PAHA | \$519 | \$754 | \$943 |
| | LOUP | \$666 | \$968 | \$1,210 |
| | ROCK | \$131 | \$190 | \$238 |
| | SHERMAN | \$521 | \$757 | \$946 |
| | VALLEY | \$302 | \$439 | \$548 |
| | WHEELER | \$1,306 | \$1,899 | \$2,374 |
| PANHANDLE | | | | |
| | BANNER | \$329 | \$479 | \$599 |
| | BOX BUTTE | \$475 | \$690 | \$863 |
| | CHEYENNE | \$130 | \$189 | \$237 |
| | DAWES | \$199 | \$289 | \$361 |
| | DEUEL | \$391 | \$569 | \$711 |
| | GARDEN | \$133 | \$193 | \$242 |
| | KIMBALL | \$160 | \$233 | \$292 |
| | MORRILL | \$1,612 | \$2,344 | \$2,931 |
| | SCOTTS BLUFF | \$757 | \$1,102 | \$1,377 |
| | SHERIDAN | \$133 | \$193 | \$242 |
| | SIOUX | \$325 | \$473 | \$591 |

>

TABLE 15

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| 1984 REGION | COUNTY | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|----------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| NEBR. TOTALS | | \$811,701,176 | \$18,081 | \$26,299 | \$32,874 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$131,654,837 | \$2,933 | \$4,266 | \$5,332 |
| | DOUGLAS | \$316,688,688 | \$7,054 | \$10,261 | \$12,826 |
| | SARPY | \$92,473,383 | \$2,060 | \$2,996 | \$3,745 |
| | WASHINGTON | \$5,910,350 | \$132 | \$191 | \$239 |
| SIOUXLAND | | | | | |
| SOUTH-EAST | DAKOTA | \$5,655,258 | \$126 | \$183 | \$229 |
| | BUTLER | \$1,247,600 | \$28 | \$40 | \$51 |
| | CASS | \$9,057,283 | \$202 | \$293 | \$367 |
| | FILLMORE | \$1,444,343 | \$32 | \$47 | \$58 |
| | GAGE | \$9,689,633 | \$216 | \$314 | \$392 |
| | JEFFERSON | \$1,954,628 | \$44 | \$63 | \$79 |
| | JOHNSON | \$1,010,700 | \$23 | \$33 | \$41 |
| | NEMAH | \$2,498,485 | \$56 | \$81 | \$101 |
| | OTOE | \$3,237,311 | \$72 | \$105 | \$131 |
| | PAWNEE | \$254,000 | \$6 | \$8 | \$10 |
| | POLK | \$837,984 | \$19 | \$27 | \$34 |
| | RICHARDSON | \$1,558,705 | \$35 | \$51 | \$63 |
| | SALINE | \$3,419,535 | \$76 | \$111 | \$138 |
| | SAUNDERS | \$5,373,725 | \$120 | \$174 | \$218 |
| | SEWARD | \$3,537,697 | \$79 | \$115 | \$143 |
| | THAYER | \$1,355,500 | \$30 | \$44 | \$55 |
| | YORK | \$7,086,282 | \$158 | \$230 | \$287 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$13,481,368 | \$300 | \$437 | \$546 |
| | BUFFALO | \$12,935,296 | \$288 | \$419 | \$524 |
| | CLAY | \$1,512,001 | \$34 | \$49 | \$61 |
| | FRANKLIN | \$666,040 | \$15 | \$22 | \$27 |
| | HALL | \$24,715,552 | \$551 | \$801 | \$1,001 |
| | HAMILTON | \$3,307,060 | \$74 | \$107 | \$134 |
| | HARLAN | \$658,155 | \$15 | \$21 | \$27 |
| | HOWARD | \$1,427,761 | \$32 | \$46 | \$58 |
| | KEARNEY | \$1,976,727 | \$42 | \$61 | \$76 |
| | MERRICK | \$1,666,400 | \$37 | \$54 | \$67 |
| | NUCKOLLS | \$2,140,176 | \$48 | \$69 | \$87 |
| | PHELPS | \$3,395,189 | \$76 | \$110 | \$138 |
| | WEBSTER | \$766,575 | \$17 | \$25 | \$31 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$516,249 | \$11 | \$17 | \$21 |
| | BOONE | \$787,050 | \$18 | \$26 | \$32 |
| | BURT | \$1,086,694 | \$24 | \$35 | \$44 |
| | CEDAR | \$1,499,213 | \$33 | \$49 | \$61 |
| | COLFAX | \$2,370,480 | \$53 | \$77 | \$96 |
| | CUMING | \$2,191,900 | \$49 | \$71 | \$89 |
| | DIXON | \$719,340 | \$16 | \$23 | \$29 |
| | DODGE | \$18,409,503 | \$410 | \$596 | \$746 |
| | KNOX | \$860,390 | \$19 | \$28 | \$35 |
| | MADISON | \$53,500 | \$1 | \$2 | \$2 |
| | NANCE | \$610,720 | \$14 | \$20 | \$25 |
| | PIERCE | \$945,450 | \$21 | \$31 | \$38 |
| | PLATTE | \$14,748,721 | \$329 | \$478 | \$597 |
| | STANTON | \$1,936,325 | \$43 | \$63 | \$78 |
| | THURSTON | \$204,250 | \$5 | \$7 | \$8 |
| | WAYNE | \$2,666,119 | \$59 | \$86 | \$108 |

TABLE 15 (CONT)
EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | | |
|---------------|---------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| 1984 (CONT) | | | | | |
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| SOUTH-WEST | | | | | |
| | ARTHUR | \$39,861 | \$1 | \$1 | \$2 |
| | CHASE | \$1,251,830 | \$28 | \$41 | \$51 |
| | DAWSON | \$5,081,665 | \$113 | \$165 | \$206 |
| | DUNDY | \$385,595 | \$9 | \$12 | \$16 |
| | FRONTIER | \$263,731 | \$6 | \$9 | \$11 |
| | FURNAS | \$1,062,750 | \$24 | \$34 | \$43 |
| | GOSPER | \$156,750 | \$3 | \$5 | \$6 |
| | GRANT | \$44,150 | \$1 | \$1 | \$2 |
| | HAYES | \$0 | \$0 | \$0 | \$0 |
| | HITCHCOCK | \$602,700 | \$13 | \$20 | \$24 |
| | HOOVER | \$107,700 | \$2 | \$3 | \$4 |
| | KEITH | \$3,188,959 | \$71 | \$103 | \$129 |
| | LINCOLN | \$17,370,391 | \$387 | \$563 | \$704 |
| | LOGAN | \$60,400 | \$1 | \$2 | \$2 |
| | MCPHERSON | \$13,301,977 | \$296 | \$431 | \$539 |
| | PERKINS | \$208,500 | \$5 | \$7 | \$8 |
| | RED WILLOW | \$5,422,219 | \$121 | \$176 | \$220 |
| | THOMAS | \$303,784 | \$7 | \$10 | \$12 |
| NORTH-CENTRAL | | | | | |
| | BLAINE | \$30,700 | \$1 | \$1 | \$1 |
| | BOYD | \$125,100 | \$3 | \$4 | \$5 |
| | BROWN | \$535,400 | \$14 | \$21 | \$26 |
| | CHERRY | \$740,900 | \$17 | \$24 | \$30 |
| | CUSTER | \$2,482,838 | \$55 | \$80 | \$101 |
| | GARFIELD | \$261,720 | \$6 | \$8 | \$11 |
| | GREELEY | \$447,625 | \$10 | \$15 | \$18 |
| | HOLT | \$1,379,600 | \$31 | \$45 | \$56 |
| | KEYA PAHA | \$0 | \$0 | \$0 | \$0 |
| | LOUF | \$35,500 | \$1 | \$1 | \$1 |
| | POCK | \$317,000 | \$7 | \$10 | \$13 |
| | SHERMAN | \$549,200 | \$12 | \$18 | \$22 |
| | VALLEY | \$901,725 | \$20 | \$29 | \$37 |
| | WHEELER | \$57,750 | \$1 | \$2 | \$2 |
| PANHANDLE | | | | | |
| | BANNER | \$17,500 | \$0 | \$1 | \$1 |
| | BOX BUTTE | \$6,263,010 | \$140 | \$203 | \$254 |
| | CHEYENNE | \$5,052,178 | \$113 | \$164 | \$205 |
| | DAWES | \$2,267,158 | \$51 | \$73 | \$92 |
| | DEUEL | \$529,000 | \$12 | \$17 | \$21 |
| | GARDEN | \$406,120 | \$9 | \$13 | \$16 |
| | KIMBALL | \$1,922,080 | \$43 | \$62 | \$78 |
| | MORRILL | \$1,073,450 | \$24 | \$35 | \$43 |
| | SCOTT'S BLUFF | \$12,200,953 | \$272 | \$395 | \$494 |
| | SHERIDAN | \$985,526 | \$22 | \$32 | \$40 |
| | STOIX | \$66,000 | \$1 | \$2 | \$3 |

TABLE 15 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| 1983 REGION | COUNTY | RATE OF RETURN | | | |
|----------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| NEBR. TOTALS | | \$809,905,033 | \$18,041 | \$26,241 | \$32,801 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$125,796,564 | \$2,802 | \$4,076 | \$5,095 |
| | DOUGLAS | \$307,349,802 | \$6,846 | \$9,958 | \$12,448 |
| | SARPY | \$87,956,729 | \$1,959 | \$2,850 | \$3,562 |
| SIouxLAND | WASHINGTON | \$6,975,326 | \$155 | \$226 | \$283 |
| | | | | | |
| SOUTH-EAST | DAKOTA | \$6,313,288 | \$141 | \$205 | \$256 |
| | BUTLER | \$1,638,928 | \$37 | \$53 | \$66 |
| | CASS | \$8,182,047 | \$182 | \$265 | \$331 |
| | FILLMORE | \$2,115,291 | \$47 | \$69 | \$86 |
| | GAGE | \$11,225,056 | \$250 | \$364 | \$455 |
| | JEFFERSON | \$1,825,177 | \$41 | \$59 | \$74 |
| | JOHNSON | \$1,411,122 | \$31 | \$46 | \$57 |
| | NEMAHA | \$2,384,750 | \$53 | \$77 | \$97 |
| | OTIE | \$4,787,074 | \$107 | \$155 | \$194 |
| | PAWNEE | \$292,850 | \$7 | \$9 | \$12 |
| | POLK | \$962,950 | \$21 | \$31 | \$39 |
| | RICHARDSON | \$1,934,557 | \$43 | \$63 | \$78 |
| | SALINE | \$3,476,957 | \$77 | \$113 | \$141 |
| | SAUNDERS | \$5,819,568 | \$130 | \$189 | \$236 |
| | SEWARD | \$4,386,225 | \$98 | \$142 | \$178 |
| | THAYER | \$962,000 | \$21 | \$31 | \$39 |
| | YORK | \$8,140,934 | \$181 | \$264 | \$330 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$14,437,506 | \$322 | \$468 | \$585 |
| | BUFFALO | \$12,824,852 | \$286 | \$416 | \$519 |
| | CLAY | \$1,124,190 | \$25 | \$36 | \$46 |
| | FRANKLIN | \$617,675 | \$14 | \$20 | \$25 |
| | HALL | \$26,748,902 | \$596 | \$867 | \$1,083 |
| | HAMILTON | \$3,256,589 | \$73 | \$107 | \$134 |
| | HARLAN | \$1,386,245 | \$31 | \$45 | \$56 |
| | HOWARD | \$864,357 | \$19 | \$28 | \$35 |
| | KEARNEY | \$1,698,300 | \$38 | \$55 | \$69 |
| | MERRICK | \$1,479,550 | \$33 | \$48 | \$60 |
| | NUCKOLLS | \$1,671,120 | \$37 | \$54 | \$68 |
| | PHELPS | \$3,010,169 | \$67 | \$98 | \$122 |
| | WEBSTER | \$622,728 | \$14 | \$20 | \$25 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$744,600 | \$17 | \$24 | \$30 |
| | BOONE | \$948,105 | \$21 | \$31 | \$38 |
| | BURT | \$1,195,750 | \$27 | \$39 | \$48 |
| | CEDAR | \$1,403,925 | \$31 | \$45 | \$57 |
| | COLFAX | \$1,870,192 | \$42 | \$61 | \$76 |
| | CUMING | \$2,475,300 | \$55 | \$80 | \$100 |
| | DIXON | \$931,255 | \$21 | \$30 | \$38 |
| | DODGE | \$15,892,068 | \$354 | \$515 | \$644 |
| | KNOX | \$877,000 | \$20 | \$28 | \$36 |
| | MADISON | \$5,000 | \$0 | \$0 | \$0 |
| | NANCE | \$515,000 | \$11 | \$17 | \$21 |
| | PIERCE | \$620,500 | \$14 | \$20 | \$25 |
| | PLATTE | \$14,006,608 | \$312 | \$454 | \$567 |
| | STANTON | \$1,625,607 | \$36 | \$53 | \$66 |
| | THURSTON | \$438,450 | \$10 | \$14 | \$18 |
| | WAYNE | \$2,120,350 | \$47 | \$69 | \$86 |

TABLE 15 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | | | |
|---------------|-------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|-------|
| 1983 (CONT) | | | | | | |
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% | |
| | | ----- | ----- | ----- | ----- | |
| SOUTH-WEST | ARTHUR | \$0 | \$0 | \$0 | \$0 | |
| | CHASE | \$1,596,926 | \$36 | \$52 | \$65 | |
| | DAWSON | \$5,458,383 | \$122 | \$177 | \$221 | |
| | DUNDY | \$390,900 | \$9 | \$13 | \$16 | |
| | FRONTIER | \$499,100 | \$11 | \$16 | \$20 | |
| | FURNAS | \$1,247,400 | \$28 | \$40 | \$51 | |
| | GOSPER | \$217,050 | \$5 | \$7 | \$9 | |
| | GRANT | \$325,600 | \$7 | \$11 | \$13 | |
| | HAYES | \$5,000 | \$0 | \$0 | \$0 | |
| | HITCHCOCK | \$465,725 | \$10 | \$15 | \$19 | |
| | HOOVER | \$112,350 | \$3 | \$4 | \$5 | |
| | KEITH | \$5,527,683 | \$123 | \$179 | \$224 | |
| | LINCOLN | \$18,468,175 | \$411 | \$598 | \$748 | |
| | LOGAN | \$75,850 | \$2 | \$2 | \$3 | |
| | MCPHERSON | \$14,703,401 | \$328 | \$476 | \$595 | |
| | PERKINS | \$290,550 | \$6 | \$9 | \$12 | |
| RED WILLOW | \$6,907,085 | \$154 | \$224 | \$280 | | |
| THOMAS | \$87,050 | \$2 | \$3 | \$4 | | |
| NORTH-CENTRAL | BLAINE | \$31,600 | \$1 | \$1 | \$1 | |
| | BOYD | \$175,500 | \$4 | \$6 | \$7 | |
| | BROWN | \$730,700 | \$16 | \$24 | \$30 | |
| | CHERRY | \$769,079 | \$17 | \$25 | \$31 | |
| | CUSTER | \$2,526,200 | \$56 | \$82 | \$102 | |
| | GARFIELD | \$238,100 | \$5 | \$8 | \$10 | |
| | GREELEY | \$185,900 | \$4 | \$6 | \$8 | |
| | HOLT | \$1,921,840 | \$43 | \$62 | \$78 | |
| | KEYA PAHA | \$11,000 | \$0 | \$0 | \$0 | |
| | LOUP | \$82,700 | \$2 | \$3 | \$3 | |
| | ROCK | \$209,500 | \$5 | \$7 | \$8 | |
| | SHERMAN | \$543,225 | \$12 | \$18 | \$22 | |
| | VALLEY | \$1,438,920 | \$32 | \$47 | \$58 | |
| | WHEELER | \$0 | \$0 | \$0 | \$0 | |
| | PANHANDLE | BANNER | \$0 | \$0 | \$0 | \$0 |
| | | BOX BUTTE | \$7,463,382 | \$166 | \$242 | \$302 |
| CHEYENNE | | \$4,382,722 | \$98 | \$142 | \$178 | |
| DAWES | | \$2,247,153 | \$50 | \$73 | \$91 | |
| DEUEL | | \$606,310 | \$14 | \$20 | \$25 | |
| GARDEN | | \$557,800 | \$12 | \$18 | \$23 | |
| KIMBALL | | \$1,282,528 | \$29 | \$42 | \$52 | |
| MORRILL | | \$1,094,200 | \$24 | \$35 | \$44 | |
| SCOTT'S BLUFF | | \$16,464,175 | \$367 | \$533 | \$667 | |
| SHERIDAN | | \$619,227 | \$14 | \$20 | \$25 | |
| SIOUX | | \$56,000 | \$1 | \$2 | \$2 | |

>

TABLE 15 (CONT)
EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| REGION | COUNTY | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|---------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1982 | | | | | |
| NEBR. TOTALS | | \$552,337,093 | \$12,303 | \$17,896 | \$22,370 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$85,510,300 | \$1,905 | \$2,771 | \$3,463 |
| | DOUGLAS | \$188,648,097 | \$4,202 | \$6,112 | \$7,640 |
| | SARPY | \$70,412,189 | \$1,568 | \$2,281 | \$2,852 |
| | WASHINGTON | \$4,475,428 | \$93 | \$135 | \$169 |
| SIOUXLAND | | | | | |
| SOUTH-EAST | DAKOTA | \$3,299,570 | \$73 | \$107 | \$134 |
| | BUTLER | \$1,120,602 | \$25 | \$36 | \$45 |
| | CASS | \$4,278,901 | \$95 | \$139 | \$173 |
| | FILLMORE | \$1,065,125 | \$24 | \$35 | \$43 |
| | GAGE | \$9,286,176 | \$207 | \$301 | \$376 |
| | JEFFERSON | \$2,289,850 | \$51 | \$74 | \$93 |
| | JOHNSON | \$672,300 | \$15 | \$22 | \$27 |
| | NEMAHA | \$22,111,150 | \$493 | \$716 | \$896 |
| | OTOE | \$2,812,820 | \$63 | \$91 | \$114 |
| | PAWNEE | \$204,200 | \$5 | \$7 | \$8 |
| | POLK | \$899,195 | \$20 | \$29 | \$36 |
| | RICHARDSON | \$1,280,391 | \$29 | \$41 | \$52 |
| | SALINE | \$2,646,259 | \$59 | \$86 | \$107 |
| | SAUNDERS | \$3,537,933 | \$79 | \$115 | \$143 |
| | SEWARD | \$3,199,146 | \$71 | \$104 | \$130 |
| | THAYER | \$1,727,715 | \$38 | \$56 | \$70 |
| | YORK | \$5,910,395 | \$132 | \$191 | \$239 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$11,416,784 | \$254 | \$370 | \$462 |
| | BUFFALO | \$10,589,498 | \$236 | \$343 | \$429 |
| | CLAY | \$895,181 | \$20 | \$29 | \$36 |
| | FRANKLIN | \$764,800 | \$17 | \$25 | \$31 |
| | HALL | \$20,044,649 | \$446 | \$649 | \$812 |
| | HAMILTON | \$1,980,400 | \$44 | \$64 | \$80 |
| | HARLAN | \$858,757 | \$19 | \$28 | \$35 |
| | HOWARD | \$827,899 | \$18 | \$27 | \$34 |
| | KEARNEY | \$1,639,720 | \$37 | \$53 | \$66 |
| | MERRICK | \$1,258,953 | \$28 | \$41 | \$51 |
| | NUCKOLLS | \$11,111,994 | \$248 | \$360 | \$450 |
| | PHELPS | \$2,070,170 | \$46 | \$67 | \$84 |
| | WEBSTER | \$897,227 | \$20 | \$29 | \$36 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$459,750 | \$10 | \$15 | \$19 |
| | BOONE | \$911,681 | \$20 | \$30 | \$37 |
| | BURT | \$632,000 | \$14 | \$20 | \$26 |
| | CEDAR | \$1,418,525 | \$32 | \$46 | \$57 |
| | COLFAX | \$1,316,150 | \$29 | \$43 | \$53 |
| | CUMING | \$1,583,447 | \$35 | \$51 | \$64 |
| | DIXON | \$455,600 | \$10 | \$15 | \$18 |
| | DODGE | \$13,139,744 | \$293 | \$426 | \$532 |
| | KNOX | \$763,900 | \$17 | \$25 | \$31 |
| | MADISON | \$22,500 | \$1 | \$1 | \$1 |
| | NANCE | \$746,050 | \$17 | \$24 | \$30 |
| | PIERCE | \$884,100 | \$20 | \$29 | \$36 |
| | PLATTE | \$7,645,272 | \$170 | \$248 | \$310 |
| | STANTON | \$1,098,200 | \$24 | \$36 | \$44 |
| | THURSTON | \$431,740 | \$10 | \$14 | \$17 |
| | WAYNE | \$1,499,500 | \$33 | \$49 | \$61 |

TABLE 15 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | | |
|---------------|--------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| 1982 (CONT) | | | | | |
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| SOUTH-WEST | | | | | |
| | ARTHUR | \$1,111,500 | \$25 | \$36 | \$45 |
| | CHASE | \$687,149 | \$15 | \$22 | \$28 |
| | DAWSON | \$5,342,383 | \$119 | \$173 | \$216 |
| | DUNDY | \$357,115 | \$8 | \$12 | \$14 |
| | FRONTIER | \$558,770 | \$12 | \$18 | \$23 |
| | FURNAS | \$1,267,234 | \$28 | \$41 | \$51 |
| | GOSPER | \$435,325 | \$10 | \$14 | \$18 |
| | GRANT | \$119,850 | \$3 | \$4 | \$5 |
| | HAYES | \$55,100 | \$1 | \$2 | \$2 |
| | HITCHCOCK | \$349,930 | \$8 | \$11 | \$14 |
| | HOOVER | \$185,626 | \$4 | \$6 | \$8 |
| | KEITH | \$3,274,060 | \$73 | \$106 | \$133 |
| | LINCOLN | \$10,606,942 | \$236 | \$344 | \$430 |
| | LOGAN | \$23,500 | \$1 | \$1 | \$1 |
| | MCPHERSON | \$10,972,011 | \$244 | \$355 | \$444 |
| | PERKINS | \$489,975 | \$11 | \$16 | \$20 |
| | RED WILLOW | \$5,234,995 | \$117 | \$170 | \$212 |
| | THOMAS | \$106,200 | \$2 | \$3 | \$4 |
| NORTH-CENTRAL | | | | | |
| | BLAINE | \$8,800 | \$0 | \$0 | \$0 |
| | BOYD | \$171,600 | \$4 | \$6 | \$7 |
| | BROWN | \$384,449 | \$9 | \$12 | \$16 |
| | CHERRY | \$552,648 | \$12 | \$18 | \$22 |
| | CUSTER | \$2,217,841 | \$49 | \$72 | \$90 |
| | GARFIELD | \$142,925 | \$3 | \$5 | \$6 |
| | GREELEY | \$414,250 | \$9 | \$13 | \$17 |
| | HOLT | \$1,009,850 | \$22 | \$33 | \$41 |
| | KEYA PAHA | \$33,300 | \$1 | \$1 | \$1 |
| | LOUP | \$5,100 | \$0 | \$0 | \$0 |
| | ROCK | \$447,750 | \$10 | \$15 | \$18 |
| | SHERMAN | \$342,850 | \$8 | \$11 | \$14 |
| | VALLEY | \$1,283,713 | \$29 | \$42 | \$52 |
| | WHEELER | \$14,600 | \$0 | \$0 | \$1 |
| PANHANDLE | | | | | |
| | BANNER | \$33,000 | \$1 | \$1 | \$1 |
| | BOX BUTTE | \$4,829,193 | \$108 | \$156 | \$196 |
| | CHEYENNE | \$2,791,414 | \$62 | \$90 | \$113 |
| | DAWES | \$1,362,589 | \$30 | \$44 | \$55 |
| | DEUEL | \$777,099 | \$17 | \$25 | \$31 |
| | GARDEN | \$356,250 | \$8 | \$12 | \$14 |
| | KIMBALL | \$1,218,415 | \$27 | \$39 | \$49 |
| | MORRILL | \$839,005 | \$19 | \$27 | \$34 |
| | SCOTTS BLUFF | \$7,802,751 | \$174 | \$253 | \$316 |
| | SHERIDAN | \$530,390 | \$12 | \$17 | \$21 |
| | STOUT | \$77,750 | \$2 | \$3 | \$3 |

TABLE 15 (CONT)
EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| REGION | COUNTY | RATE OF RETURN | | | |
|---------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1981 | | | | | |
| NEBR. TOTALS | | \$679,189,681 | \$15,129 | \$22,006 | \$27,507 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$89,411,259 | \$1,992 | \$2,897 | \$3,621 |
| | DOUGLAS | \$199,254,473 | \$4,438 | \$6,456 | \$8,070 |
| | SARPY | \$71,813,763 | \$1,600 | \$2,327 | \$2,908 |
| | WASHINGTON | \$3,765,469 | \$84 | \$122 | \$153 |
| SIouxLAND | | | | | |
| SOUTH-EAST | DAKOTA | \$4,910,078 | \$109 | \$159 | \$199 |
| | BUTLER | \$1,783,747 | \$40 | \$58 | \$72 |
| | CASS | \$7,559,853 | \$168 | \$245 | \$306 |
| | FILLMORE | \$1,969,390 | \$44 | \$64 | \$80 |
| | GAGE | \$7,478,004 | \$167 | \$242 | \$303 |
| | JEFFERSON | \$1,649,562 | \$37 | \$53 | \$67 |
| | JOHNSON | \$1,036,601 | \$23 | \$34 | \$42 |
| | NEMAHA | \$1,999,967 | \$45 | \$65 | \$81 |
| | OTOE | \$3,407,703 | \$76 | \$110 | \$138 |
| | PAWNEE | \$393,524 | \$9 | \$13 | \$16 |
| | POLK | \$920,467 | \$21 | \$30 | \$37 |
| | RICHARDSON | \$2,018,346 | \$45 | \$65 | \$82 |
| | SALINE | \$2,592,791 | \$58 | \$84 | \$105 |
| | SAUNDERS | \$3,692,055 | \$82 | \$120 | \$150 |
| | SEWARD | \$3,280,257 | \$73 | \$106 | \$133 |
| | THAYER | \$1,363,208 | \$30 | \$44 | \$55 |
| | YORK | \$4,494,624 | \$100 | \$146 | \$182 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$14,573,735 | \$325 | \$472 | \$590 |
| | BUFFALO | \$12,569,820 | \$280 | \$407 | \$509 |
| | CLAY | \$1,161,225 | \$26 | \$38 | \$47 |
| | FRANKLIN | \$660,215 | \$15 | \$21 | \$27 |
| | HALL | \$21,039,545 | \$469 | \$682 | \$852 |
| | HAMILTON | \$2,511,125 | \$56 | \$81 | \$102 |
| | HARLAN | \$523,900 | \$12 | \$17 | \$21 |
| | HOWARD | \$682,775 | \$15 | \$22 | \$28 |
| | KEARNEY | \$1,631,600 | \$36 | \$53 | \$66 |
| | MERRICK | \$1,286,420 | \$29 | \$42 | \$52 |
| | NUCKOLLS | \$1,512,198 | \$34 | \$49 | \$61 |
| | PHELPS | \$3,046,863 | \$68 | \$99 | \$123 |
| | WEBSTER | \$949,120 | \$21 | \$31 | \$38 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$805,132 | \$18 | \$26 | \$33 |
| | BOONE | \$862,285 | \$19 | \$28 | \$35 |
| | BURT | \$1,375,700 | \$31 | \$45 | \$56 |
| | CEDAR | \$1,343,475 | \$30 | \$44 | \$54 |
| | COLFAX | \$1,593,000 | \$35 | \$52 | \$65 |
| | CUMING | \$1,343,852 | \$30 | \$44 | \$54 |
| | DIXON | \$461,030 | \$10 | \$15 | \$19 |
| | DODGE | \$14,713,745 | \$328 | \$477 | \$596 |
| | KNOX | \$843,500 | \$19 | \$27 | \$34 |
| | MADISON | \$0 | \$0 | \$0 | \$0 |
| | NANCE | \$577,202 | \$13 | \$19 | \$23 |
| | PIERCE | \$1,293,524 | \$29 | \$42 | \$52 |
| | PLATTE | \$1,137,772 | \$25 | \$37 | \$46 |
| | STANTON | \$1,330,800 | \$30 | \$43 | \$54 |
| | THURSTON | \$771,085 | \$17 | \$25 | \$31 |
| | WAYNE | \$2,314,951 | \$52 | \$75 | \$94 |

TABLE 15 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | | |
|---------------|--------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| 1981 (CONT) | | | | | |
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| SOUTH-WEST | | | | | |
| | ARTHUR | \$0 | \$0 | \$0 | \$0 |
| | CHASE | \$1,160,630 | \$26 | \$38 | \$47 |
| | DAWSON | \$5,456,235 | \$122 | \$177 | \$221 |
| | DUNDY | \$461,281 | \$10 | \$15 | \$19 |
| | FRONTIER | \$499,584 | \$11 | \$16 | \$20 |
| | FURNAS | \$1,113,150 | \$25 | \$36 | \$45 |
| | GOSPER | \$188,000 | \$4 | \$6 | \$8 |
| | GRANT | \$45,250 | \$1 | \$1 | \$2 |
| | HAYES | \$6,700 | \$0 | \$0 | \$0 |
| | HITCHCOCK | \$483,000 | \$11 | \$16 | \$20 |
| | HOOVER | \$0 | \$0 | \$0 | \$0 |
| | KEITH | \$3,533,321 | \$79 | \$114 | \$143 |
| | LINCOLN | \$14,102,423 | \$314 | \$457 | \$571 |
| | LOGAN | \$97,700 | \$2 | \$3 | \$4 |
| | MCPHERSON | \$98,999,674 | \$2,205 | \$3,208 | \$4,009 |
| | PERKINS | \$727,200 | \$16 | \$24 | \$29 |
| | RED WILLOW | \$5,776,624 | \$129 | \$187 | \$234 |
| | THOMAS | \$126,500 | \$3 | \$4 | \$5 |
| NORTH-CENTRAL | | | | | |
| | BLAINE | \$26,250 | \$1 | \$1 | \$1 |
| | BOYD | \$154,261 | \$3 | \$5 | \$6 |
| | BROWN | \$740,876 | \$17 | \$24 | \$30 |
| | CHERRY | \$925,799 | \$21 | \$30 | \$37 |
| | CUSTER | \$2,818,670 | \$63 | \$91 | \$114 |
| | GARFIELD | \$211,300 | \$5 | \$7 | \$9 |
| | GREELEY | \$159,175 | \$4 | \$5 | \$6 |
| | HOLT | \$1,250,150 | \$28 | \$41 | \$51 |
| | KEYA PAHA | \$37,000 | \$1 | \$1 | \$1 |
| | LOUP | \$93,000 | \$2 | \$3 | \$4 |
| | ROCK | \$401,600 | \$9 | \$13 | \$16 |
| | SHERMAN | \$310,350 | \$7 | \$10 | \$13 |
| | VALLEY | \$1,116,015 | \$25 | \$36 | \$45 |
| | WHEELER | \$7,750 | \$0 | \$0 | \$0 |
| PANHANDLE | | | | | |
| | BANNER | \$0 | \$0 | \$0 | \$0 |
| | BOX BUTTE | \$6,171,261 | \$137 | \$200 | \$250 |
| | CHEYENNE | \$3,446,145 | \$77 | \$112 | \$140 |
| | DAWES | \$2,782,325 | \$62 | \$90 | \$113 |
| | DEUEL | \$552,800 | \$12 | \$18 | \$22 |
| | GARDEN | \$87,995 | \$2 | \$3 | \$4 |
| | KIMBALL | \$1,227,875 | \$27 | \$40 | \$50 |
| | MORRILL | \$868,020 | \$19 | \$28 | \$35 |
| | SCOTTS BLUFF | \$14,407,507 | \$321 | \$467 | \$584 |
| | SHERIDAN | \$793,050 | \$18 | \$26 | \$32 |
| | STOUX | \$112,500 | \$3 | \$4 | \$5 |

TABLE 15 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| REGION | COUNTY | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|---------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1980 | | | | | |
| NEBR. TOTALS | | \$707,496,864 | \$15,759 | \$22,923 | \$28,654 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$109,499,556 | \$2,439 | \$3,548 | \$4,435 |
| | DOUGLAS | \$228,412,942 | \$5,088 | \$7,401 | \$9,251 |
| | SARPY | \$79,343,831 | \$1,767 | \$2,571 | \$3,213 |
| SIOUXLAND | WASHINGTON | \$3,359,424 | \$75 | \$109 | \$136 |
| SOUTH-EAST | DAKOTA | \$6,013,317 | \$134 | \$195 | \$244 |
| | BUTLER | \$1,078,923 | \$24 | \$35 | \$44 |
| | CASS | \$7,728,119 | \$172 | \$250 | \$313 |
| | FILLMORE | \$2,107,505 | \$47 | \$68 | \$85 |
| | GAGE | \$6,935,642 | \$154 | \$225 | \$281 |
| | JEFFERSON | \$2,107,177 | \$47 | \$68 | \$85 |
| | JOHNSON | \$447,600 | \$10 | \$15 | \$18 |
| | NEMAHA | \$1,893,533 | \$42 | \$61 | \$77 |
| | OTDE | \$5,368,271 | \$120 | \$174 | \$217 |
| | PAWNEE | \$267,850 | \$6 | \$9 | \$11 |
| | POLK | \$1,046,073 | \$23 | \$34 | \$42 |
| | RICHARDSON | \$1,881,757 | \$42 | \$61 | \$76 |
| | SALINE | \$4,162,379 | \$93 | \$135 | \$169 |
| | SAUNDERS | \$3,978,524 | \$89 | \$129 | \$161 |
| | SEWARD | \$4,431,857 | \$99 | \$144 | \$179 |
| | THAYER | \$1,687,222 | \$38 | \$55 | \$68 |
| | YORK | \$5,898,588 | \$131 | \$191 | \$239 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$15,027,272 | \$335 | \$487 | \$609 |
| | BUFFALO | \$14,413,332 | \$321 | \$467 | \$584 |
| | CLAY | \$1,409,282 | \$31 | \$46 | \$57 |
| | FRANKLIN | \$914,100 | \$20 | \$30 | \$37 |
| | HALL | \$32,699,917 | \$728 | \$1,059 | \$1,324 |
| | HAMILTON | \$3,505,656 | \$78 | \$114 | \$142 |
| | HARLAN | \$1,116,596 | \$25 | \$36 | \$45 |
| | HOWARD | \$1,014,425 | \$23 | \$33 | \$41 |
| | KEARNEY | \$1,365,850 | \$30 | \$44 | \$55 |
| | NERRICK | \$1,923,620 | \$43 | \$62 | \$78 |
| | NUCKOLLS | \$1,217,035 | \$27 | \$39 | \$49 |
| | PHELPS | \$3,255,325 | \$73 | \$105 | \$132 |
| | WEBSTER | \$1,104,250 | \$25 | \$36 | \$45 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$936,000 | \$21 | \$30 | \$38 |
| | BOONE | \$1,352,190 | \$30 | \$44 | \$55 |
| | BURT | \$1,160,013 | \$26 | \$38 | \$47 |
| | CEDAR | \$1,517,550 | \$34 | \$49 | \$61 |
| | COLFAX | \$2,193,530 | \$49 | \$71 | \$89 |
| | CUMING | \$2,535,815 | \$56 | \$82 | \$103 |
| | DIXON | \$627,000 | \$14 | \$20 | \$25 |
| | DODGE | \$18,087,393 | \$403 | \$586 | \$733 |
| | KNOX | \$1,449,537 | \$32 | \$47 | \$59 |
| | MADISON | \$0 | \$0 | \$0 | \$0 |
| | NANCE | \$771,050 | \$17 | \$25 | \$31 |
| | PIERCE | \$694,620 | \$15 | \$23 | \$28 |
| | PLATTE | \$11,979,257 | \$267 | \$388 | \$485 |
| | STANTON | \$2,071,685 | \$46 | \$67 | \$84 |
| | THURSTON | \$389,175 | \$9 | \$13 | \$16 |
| | WAYNE | \$2,649,967 | \$59 | \$86 | \$107 |

TABLE 15 (CONT)
EARNINGS ON DOWN-PAYMENT MONIES FOR RESIDENTIAL SALES

| | | RATE OF RETURN | | | |
|---------------|---------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| 1980 (CONT) | | | | | |
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| SOUTH-WEST | | | | | |
| | ARTHUR | \$35,000 | \$1 | \$1 | \$1 |
| | CHASE | \$910,075 | \$20 | \$29 | \$37 |
| | DAWSON | \$8,193,534 | \$183 | \$265 | \$332 |
| | DUNDY | \$265,131 | \$6 | \$9 | \$11 |
| | FRONTIER | \$341,400 | \$8 | \$11 | \$14 |
| | FURNAS | \$1,326,216 | \$30 | \$43 | \$54 |
| | GOSPER | \$327,125 | \$7 | \$11 | \$13 |
| | GRANT | \$76,000 | \$2 | \$2 | \$3 |
| | HAYES | \$103,400 | \$2 | \$3 | \$4 |
| | HITCHCOCK | \$715,500 | \$16 | \$23 | \$29 |
| | HOOVER | \$63,000 | \$1 | \$2 | \$3 |
| | KEITH | \$4,558,900 | \$102 | \$148 | \$185 |
| | LINCOLN | \$19,968,231 | \$445 | \$647 | \$809 |
| | LOGAN | \$41,000 | \$1 | \$1 | \$2 |
| | MCPHERSON | \$12,044,531 | \$268 | \$390 | \$488 |
| | PERKINS | \$728,727 | \$16 | \$24 | \$30 |
| | RED WILLOW | \$5,090,071 | \$113 | \$165 | \$206 |
| | THOMAS | \$126,900 | \$3 | \$4 | \$5 |
| NORTH-CENTRAL | | | | | |
| | BLAINE | \$0 | \$0 | \$0 | \$0 |
| | BOYD | \$97,800 | \$2 | \$3 | \$4 |
| | BROWN | \$672,210 | \$15 | \$22 | \$27 |
| | CHERRY | \$1,282,184 | \$29 | \$42 | \$52 |
| | CUSTER | \$3,192,450 | \$71 | \$103 | \$129 |
| | GARFIELD | \$175,500 | \$4 | \$6 | \$7 |
| | GREELEY | \$336,200 | \$7 | \$11 | \$14 |
| | HOLT | \$1,900,330 | \$42 | \$62 | \$77 |
| | KEYA PAHA | \$23,600 | \$1 | \$1 | \$1 |
| | LOUP | \$79,350 | \$2 | \$3 | \$3 |
| | ROCK | \$289,300 | \$6 | \$9 | \$12 |
| | SHERMAN | \$450,700 | \$10 | \$15 | \$18 |
| | VALLEY | \$1,300,650 | \$29 | \$42 | \$53 |
| | WHEELER | \$65,000 | \$1 | \$2 | \$3 |
| PANHANDLE | | | | | |
| | BANNER | \$11,000 | \$0 | \$0 | \$0 |
| | BOX BUTTE | \$7,796,202 | \$174 | \$253 | \$316 |
| | CHEYENNE | \$3,973,910 | \$89 | \$129 | \$161 |
| | DAWES | \$3,357,700 | \$75 | \$109 | \$136 |
| | DEUEL | \$434,402 | \$10 | \$14 | \$18 |
| | GARDEN | \$244,427 | \$5 | \$8 | \$10 |
| | KIMBALL | \$1,489,395 | \$33 | \$48 | \$60 |
| | MORRILL | \$1,385,874 | \$31 | \$45 | \$56 |
| | SCOTT'S BLUFF | \$17,726,087 | \$395 | \$574 | \$718 |
| | SHERIDAN | \$1,236,800 | \$28 | \$40 | \$50 |
| | STOUX | \$29,500 | \$1 | \$1 | \$1 |

TABLE 16

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1984 REGION | COUNTY | RATE OF RETURN | | | |
|----------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| NEBR. TOTALS | | \$225,281,332 | \$5,018 | \$7,299 | \$9,124 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$31,970,252 | \$712 | \$1,036 | \$1,295 |
| | DOUGLAS | \$107,795,593 | \$2,401 | \$3,493 | \$4,366 |
| | SARPY | \$12,271,981 | \$273 | \$398 | \$497 |
| SIouxLAND | WASHINGTON | \$1,383,775 | \$31 | \$45 | \$56 |
| SOUTH-EAST | DAKOTA | \$1,288,955 | \$29 | \$42 | \$52 |
| | BUTLER | \$71,800 | \$2 | \$2 | \$3 |
| | CASS | \$1,275,973 | \$28 | \$41 | \$52 |
| | FILLMORE | \$134,235 | \$3 | \$4 | \$5 |
| | GAGE | \$809,530 | \$18 | \$26 | \$33 |
| | JEFFERSON | \$529,700 | \$12 | \$17 | \$21 |
| | JOHNSON | \$155,632 | \$3 | \$5 | \$6 |
| | NEMAHA | \$285,877 | \$6 | \$9 | \$12 |
| | OTOE | \$902,700 | \$20 | \$29 | \$37 |
| | PAWNEE | \$40,350 | \$1 | \$1 | \$2 |
| | POLK | \$543,737 | \$12 | \$18 | \$22 |
| | RICHARDSON | \$355,031 | \$8 | \$12 | \$14 |
| | SALINE | \$1,194,900 | \$27 | \$39 | \$48 |
| | SAUNDERS | \$763,000 | \$17 | \$25 | \$31 |
| | SEWARD | \$219,675 | \$5 | \$7 | \$9 |
| | THAYER | \$172,850 | \$4 | \$6 | \$7 |
| SOUTH-CENTRAL | YORK | \$2,286,534 | \$51 | \$74 | \$93 |
| | ADAMS | \$5,108,899 | \$114 | \$166 | \$207 |
| | BUFFALO | \$4,165,704 | \$93 | \$135 | \$169 |
| | CLAY | \$147,626 | \$3 | \$5 | \$6 |
| | FRANKLIN | \$110,499 | \$2 | \$4 | \$4 |
| | HALL | \$20,361,374 | \$454 | \$660 | \$825 |
| | HAMILTON | \$407,000 | \$9 | \$13 | \$16 |
| | HARLAN | \$256,121 | \$6 | \$8 | \$10 |
| | HOWARD | \$153,750 | \$3 | \$5 | \$6 |
| | KEARNEY | \$37,350 | \$1 | \$1 | \$2 |
| | MERRICK | \$248,680 | \$6 | \$8 | \$10 |
| | NUCKOLLS | \$172,600 | \$4 | \$6 | \$7 |
| | PHELPS | \$483,000 | \$11 | \$16 | \$20 |
| NORTH-EAST | WEBSTER | \$67,000 | \$1 | \$2 | \$3 |
| | ANTELOPE | \$23,250 | \$1 | \$1 | \$1 |
| | BOONE | \$59,000 | \$1 | \$2 | \$2 |
| | BURT | \$126,350 | \$3 | \$4 | \$5 |
| | CEDAR | \$480,565 | \$11 | \$16 | \$19 |
| | COLFAX | \$116,750 | \$3 | \$4 | \$5 |
| | CUMING | \$170,500 | \$4 | \$6 | \$7 |
| | DIXON | \$79,700 | \$2 | \$3 | \$3 |
| | DODGE | \$3,933,024 | \$88 | \$127 | \$159 |
| | KNOX | \$79,055 | \$2 | \$3 | \$3 |
| | MADISON | \$0 | \$0 | \$0 | \$0 |
| | NANCE | \$12,158 | \$0 | \$0 | \$0 |
| | PIERCE | \$7,500 | \$0 | \$0 | \$0 |
| | PLATTE | \$1,658,935 | \$37 | \$54 | \$67 |
| | STANTON | \$68,500 | \$2 | \$2 | \$3 |
| | THURSTON | \$12,500 | \$0 | \$0 | \$1 |
| | WAYNE | \$254,000 | \$6 | \$8 | \$10 |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1984 (CONT) | REGION | COUNTY | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|-------------|---------------|---------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| | SOUTH-WEST | | | | | |
| | | ARTHUR | \$0 | \$0 | \$0 | \$0 |
| | | CHASE | \$89,500 | \$2 | \$3 | \$4 |
| | | DAWSON | \$747,676 | \$17 | \$24 | \$30 |
| | | DUNDY | \$21,350 | \$0 | \$1 | \$1 |
| | | FRONTIER | \$30,000 | \$1 | \$1 | \$1 |
| | | FURNAS | \$148,700 | \$3 | \$5 | \$6 |
| | | GOSPER | \$20,000 | \$0 | \$1 | \$1 |
| | | GRANT | \$85,000 | \$2 | \$3 | \$3 |
| | | HAYES | \$0 | \$0 | \$0 | \$0 |
| | | HITCHCOCK | \$52,000 | \$1 | \$2 | \$2 |
| | | HOOVER | \$52,500 | \$1 | \$2 | \$2 |
| | | KEITH | \$333,500 | \$7 | \$11 | \$14 |
| | | LINCOLN | \$5,953,389 | \$133 | \$193 | \$241 |
| | | LOGAN | \$174,500 | \$4 | \$6 | \$7 |
| | | MCPHERSON | \$4,511,574 | \$100 | \$146 | \$183 |
| | | PERKINS | \$25,000 | \$1 | \$1 | \$1 |
| | | RED WILLOW | \$1,148,672 | \$26 | \$37 | \$47 |
| | | THOMAS | \$0 | \$0 | \$0 | \$0 |
| | NORTH-CENTRAL | | | | | |
| | | BLAINE | \$67,000 | \$1 | \$2 | \$3 |
| | | BOYD | \$4,000 | \$0 | \$0 | \$0 |
| | | BROWN | \$323,345 | \$7 | \$10 | \$13 |
| | | CHERRY | \$296,441 | \$7 | \$10 | \$12 |
| | | CUSTER | \$105,800 | \$2 | \$3 | \$4 |
| | | GARFIELD | \$35,500 | \$1 | \$1 | \$1 |
| | | GREELEY | \$224,650 | \$5 | \$7 | \$9 |
| | | HOLT | \$315,500 | \$7 | \$10 | \$13 |
| | | KEYA PAHA | \$26,044 | \$1 | \$1 | \$1 |
| | | LOUP | \$12,000 | \$0 | \$0 | \$0 |
| | | ROCK | \$50,000 | \$1 | \$2 | \$2 |
| | | SHERMAN | \$78,997 | \$2 | \$3 | \$3 |
| | | VALLEY | \$101,000 | \$2 | \$3 | \$4 |
| | | WHEELER | \$65,730 | \$1 | \$2 | \$3 |
| | PANHANDLE | | | | | |
| | | BANNER | \$0 | \$0 | \$0 | \$0 |
| | | BOX BUTTE | \$800,889 | \$18 | \$26 | \$32 |
| | | CHEYENNE | \$1,494,100 | \$33 | \$48 | \$61 |
| | | DAWES | \$673,868 | \$15 | \$22 | \$27 |
| | | DEUEL | \$71,858 | \$2 | \$2 | \$3 |
| | | GARDEN | \$48,750 | \$1 | \$2 | \$2 |
| | | KIMBALL | \$162,500 | \$4 | \$5 | \$7 |
| | | MORRILL | \$148,250 | \$3 | \$5 | \$6 |
| | | SCOTT'S BLUFF | \$3,246,294 | \$72 | \$105 | \$131 |
| | | SHERIDAN | \$238,525 | \$5 | \$8 | \$10 |
| | | SIOUX | \$18,100 | \$0 | \$1 | \$1 |

TABLE 16 (CONT)
EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| REGION | COUNTY | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|---------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1983 | | | | | |
| NEBR. TOTALS | | \$167,727,973 | \$3,736 | \$5,434 | \$6,793 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$32,562,134 | \$725 | \$1,055 | \$1,319 |
| | DOUGLAS | \$68,932,779 | \$1,535 | \$2,233 | \$2,792 |
| | SARPY | \$18,130,057 | \$404 | \$587 | \$734 |
| | WASHINGTON | \$758,239 | \$17 | \$25 | \$31 |
| SIOUXLAND | | | | | |
| SOUTH-EAST | DAKOTA | \$669,766 | \$15 | \$22 | \$27 |
| | BUTLER | \$82,500 | \$2 | \$3 | \$3 |
| | CASS | \$537,116 | \$12 | \$17 | \$22 |
| | FILLMORE | \$236,729 | \$5 | \$8 | \$10 |
| | GAGE | \$3,526,919 | \$79 | \$114 | \$143 |
| | JEFFERSON | \$293,708 | \$7 | \$10 | \$12 |
| | JOHNSON | \$229,958 | \$5 | \$7 | \$9 |
| | NEMAHA | \$179,000 | \$4 | \$6 | \$7 |
| | OTOE | \$643,700 | \$14 | \$21 | \$26 |
| | PAWNEE | \$17,000 | \$0 | \$1 | \$1 |
| | POLK | \$2,837,700 | \$63 | \$92 | \$115 |
| | RICHARDSON | \$25,500 | \$1 | \$1 | \$1 |
| | SALINE | \$503,900 | \$11 | \$16 | \$20 |
| | SAUNDERS | \$406,268 | \$14 | \$20 | \$25 |
| | SEWARD | \$1,008,829 | \$22 | \$33 | \$41 |
| | THAYER | \$36,500 | \$1 | \$1 | \$1 |
| | YORK | \$2,296,650 | \$51 | \$74 | \$93 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$3,078,300 | \$69 | \$100 | \$125 |
| | BUFFALO | \$6,561,800 | \$146 | \$213 | \$266 |
| | CLAY | \$113,200 | \$3 | \$4 | \$5 |
| | FRANKLIN | \$245,645 | \$5 | \$8 | \$10 |
| | HALL | \$5,391,028 | \$120 | \$175 | \$218 |
| | HAMILTON | \$615,000 | \$14 | \$20 | \$25 |
| | HARLAN | \$97,000 | \$2 | \$3 | \$4 |
| | HOWARD | \$12,500 | \$0 | \$0 | \$1 |
| | KEARNEY | \$1,287,693 | \$29 | \$42 | \$52 |
| | MERRICK | \$61,740 | \$1 | \$2 | \$3 |
| | NUCKOLLS | \$338,351 | \$8 | \$11 | \$14 |
| | PHELPS | \$381,863 | \$9 | \$12 | \$15 |
| | WEBSTER | \$206,609 | \$5 | \$7 | \$8 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$133,500 | \$3 | \$4 | \$5 |
| | BOONE | \$54,755 | \$1 | \$2 | \$2 |
| | BURT | \$111,750 | \$2 | \$4 | \$5 |
| | CEDAR | \$142,900 | \$3 | \$5 | \$6 |
| | COLFAX | \$554,783 | \$12 | \$18 | \$22 |
| | CUMING | \$284,000 | \$6 | \$9 | \$12 |
| | DIXON | \$158,000 | \$4 | \$5 | \$6 |
| | DODGE | \$2,197,256 | \$49 | \$71 | \$89 |
| | KNOX | \$220,500 | \$5 | \$7 | \$9 |
| | MADISON | \$24,000 | \$1 | \$1 | \$1 |
| | NANCE | \$10,000 | \$0 | \$0 | \$0 |
| | PIERCE | \$94,500 | \$2 | \$3 | \$4 |
| | PLATTE | \$2,167,585 | \$48 | \$70 | \$88 |
| | STANTON | \$13,500 | \$0 | \$0 | \$1 |
| | THURSTON | \$5,000 | \$0 | \$0 | \$0 |
| | WAYNE | \$238,500 | \$5 | \$8 | \$10 |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1983 (CONT) | | RATE OF RETURN | | | | |
|---------------|-----------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|-----|
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% | |
| | | ----- | ----- | ----- | ----- | |
| SOUTH-WEST | ARTHUR | \$20,000 | \$0 | \$1 | \$1 | |
| | CHASE | \$94,000 | \$2 | \$3 | \$4 | |
| | DAWSON | \$404,019 | \$9 | \$13 | \$16 | |
| | DUNDY | \$9,000 | \$0 | \$0 | \$0 | |
| | FRONTIER | \$4,500 | \$0 | \$0 | \$0 | |
| | FURNAS | \$389,175 | \$9 | \$13 | \$16 | |
| | GOSPER | \$41,500 | \$1 | \$1 | \$2 | |
| | GRANT | \$30,000 | \$1 | \$1 | \$1 | |
| | HAYES | \$0 | \$0 | \$0 | \$0 | |
| | HITCHCOCK | \$13,500 | \$0 | \$0 | \$1 | |
| | HOOVER | \$45,000 | \$1 | \$1 | \$2 | |
| | KEITH | \$582,000 | \$13 | \$19 | \$24 | |
| | LINCOLN | \$1,776,662 | \$40 | \$58 | \$72 | |
| | LOGAN | \$0 | \$0 | \$0 | \$0 | |
| | MCPHERSON | \$757,000 | \$17 | \$25 | \$31 | |
| | PERKINS | \$30,000 | \$1 | \$1 | \$1 | |
| RED WILLOW | \$584,000 | \$13 | \$19 | \$24 | | |
| THOMAS | \$0 | \$0 | \$0 | \$0 | | |
| NORTH-CENTRAL | BLAINE | \$20,000 | \$0 | \$1 | \$1 | |
| | BOYD | \$53,075 | \$1 | \$2 | \$2 | |
| | BROWN | \$46,000 | \$1 | \$1 | \$2 | |
| | CHERRY | \$239,300 | \$5 | \$8 | \$10 | |
| | CUSTER | \$62,500 | \$1 | \$2 | \$3 | |
| | GARFIELD | \$51,000 | \$1 | \$2 | \$2 | |
| | GREELEY | \$79,675 | \$2 | \$3 | \$3 | |
| | HOLT | \$220,500 | \$5 | \$7 | \$9 | |
| | KEYA PAHA | \$21,250 | \$0 | \$1 | \$1 | |
| | LOUP | \$0 | \$0 | \$0 | \$0 | |
| | ROCK | \$4,000 | \$0 | \$0 | \$0 | |
| | SHERMAN | \$551,900 | \$12 | \$18 | \$22 | |
| | VALLEY | \$152,500 | \$3 | \$5 | \$6 | |
| | WHEELER | \$170,347 | \$4 | \$6 | \$7 | |
| | PANHANDLE | BANNER | \$0 | \$0 | \$0 | \$0 |
| | | BOX BUTTE | \$101,223 | \$2 | \$3 | \$4 |
| CHEYENNE | | \$82,500 | \$2 | \$3 | \$3 | |
| DAWES | | \$345,700 | \$8 | \$11 | \$14 | |
| DEUEL | | \$346,000 | \$8 | \$11 | \$14 | |
| GARDEN | | \$147,500 | \$3 | \$5 | \$6 | |
| KIMBALL | | \$242,884 | \$5 | \$8 | \$10 | |
| MORRILL | | \$62,427 | \$1 | \$2 | \$3 | |
| SCOTT'S BLUFF | | \$2,884,121 | \$64 | \$93 | \$117 | |
| SHERIDAN | | \$25,000 | \$1 | \$1 | \$1 | |
| SIOUX | | \$0 | \$0 | \$0 | \$0 | |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1982 | | RATE OF RETURN | | | |
|---------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| NEBR. TOTALS | | \$117,965,982 | \$2,628 | \$3,822 | \$4,778 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$28,502,708 | \$635 | \$923 | \$1,154 |
| | DOUGLAS | \$43,620,144 | \$972 | \$1,413 | \$1,767 |
| | SARPY | \$10,166,332 | \$226 | \$329 | \$412 |
| STIOUXLAND | WASHINGTON | \$480,000 | \$11 | \$16 | \$19 |
| | | | | | |
| SOUTH-EAST | DAKOTA | \$434,875 | \$10 | \$14 | \$18 |
| | | | | | |
| | BUTLER | \$189,000 | \$4 | \$6 | \$8 |
| | CASS | \$130,000 | \$3 | \$4 | \$5 |
| | FILLMORE | \$307,504 | \$7 | \$10 | \$12 |
| | GAGE | \$234,400 | \$5 | \$8 | \$9 |
| | JEFFERSON | \$151,000 | \$3 | \$5 | \$6 |
| | JOHNSON | \$131,000 | \$3 | \$4 | \$5 |
| | NEMAHA | \$292,100 | \$7 | \$9 | \$12 |
| | OTOE | \$450,650 | \$10 | \$15 | \$18 |
| | PAWNEE | \$15,140 | \$0 | \$0 | \$1 |
| | POLK | \$114,432 | \$3 | \$4 | \$5 |
| | RICHARDSON | \$358,800 | \$8 | \$12 | \$15 |
| | SALINE | \$291,600 | \$6 | \$9 | \$12 |
| | SAUNDERS | \$636,500 | \$14 | \$21 | \$26 |
| | SEWARD | \$294,250 | \$6 | \$9 | \$12 |
| | THAYER | \$66,500 | \$1 | \$2 | \$3 |
| SOUTH-CENTRAL | YORK | \$502,410 | \$11 | \$16 | \$20 |
| | | | | | |
| | ADAMS | \$1,348,280 | \$30 | \$44 | \$55 |
| | BUFFALO | \$2,286,700 | \$51 | \$74 | \$93 |
| | CLAY | \$146,500 | \$3 | \$5 | \$6 |
| | FRANKLIN | \$89,400 | \$2 | \$3 | \$4 |
| | HALL | \$6,011,515 | \$134 | \$195 | \$243 |
| | HAMILTON | \$244,372 | \$5 | \$8 | \$10 |
| | HARLAN | \$47,000 | \$1 | \$2 | \$2 |
| | HOWARD | \$892,341 | \$20 | \$29 | \$36 |
| | KEARNEY | \$82,300 | \$2 | \$3 | \$3 |
| | MERRICK | \$20,000 | \$0 | \$1 | \$1 |
| | NUCKOLLS | \$78,350 | \$2 | \$3 | \$3 |
| | PHELPS | \$625,357 | \$14 | \$20 | \$25 |
| NORTH-EAST | WEBSTER | \$48,300 | \$1 | \$2 | \$2 |
| | | | | | |
| | ANTELOPE | \$206,600 | \$5 | \$7 | \$8 |
| | BOONE | \$138,500 | \$3 | \$4 | \$6 |
| | BURT | \$101,900 | \$2 | \$3 | \$4 |
| | CEDAR | \$69,730 | \$2 | \$2 | \$3 |
| | COLFAX | \$747,930 | \$17 | \$24 | \$30 |
| | CUMING | \$45,000 | \$1 | \$1 | \$2 |
| | DIXON | \$393,000 | \$9 | \$13 | \$16 |
| | DODGE | \$1,676,590 | \$37 | \$54 | \$68 |
| | KNOX | \$0 | \$0 | \$0 | \$0 |
| | MADISON | \$0 | \$0 | \$0 | \$0 |
| | NANCE | \$49,500 | \$1 | \$2 | \$2 |
| | PIERCE | \$37,900 | \$1 | \$1 | \$2 |
| | PLATTE | \$2,128,150 | \$47 | \$69 | \$86 |
| | STANTON | \$22,500 | \$1 | \$1 | \$1 |
| | THURSTON | \$0 | \$0 | \$0 | \$0 |
| | WAYNE | \$51,000 | \$1 | \$2 | \$2 |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1982 (CONT) | REGION | COUNTY | RATE OF RETURN | | |
|-------------|---------------|---------------|-----------------------------|-------------------------------|---|
| | | | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% INTEREST EARNED AT 10.0% |
| | | | | | |
| | SOUTH-WEST | | | | |
| | | ARTHUR | \$15,000 | \$0 | \$0 |
| | | CHASE | \$502,032 | \$11 | \$16 |
| | | DAWSON | \$447,000 | \$10 | \$14 |
| | | DUNDY | \$27,200 | \$1 | \$1 |
| | | FRONTIER | \$7,500 | \$0 | \$0 |
| | | FURNAS | \$229,350 | \$5 | \$7 |
| | | GOSPER | \$20,000 | \$0 | \$1 |
| | | GRANT | \$45,000 | \$1 | \$1 |
| | | HAYES | \$3,500 | \$0 | \$0 |
| | | HITCHCOCK | \$439,500 | \$10 | \$14 |
| | | HOOVER | \$0 | \$0 | \$0 |
| | | KEITH | \$301,000 | \$7 | \$10 |
| | | LINCOLN | \$2,755,600 | \$61 | \$89 |
| | | LOGAN | \$0 | \$0 | \$0 |
| | | MCPHERSON | \$1,825,400 | \$41 | \$59 |
| | | PERKINS | \$850,500 | \$19 | \$28 |
| | | RED WILLOW | \$333,300 | \$7 | \$11 |
| | | THOMAS | \$0 | \$0 | \$0 |
| | NORTH-CENTRAL | | | | |
| | | BLAINE | \$0 | \$0 | \$0 |
| | | BOYD | \$19,200 | \$0 | \$1 |
| | | BROWN | \$0 | \$0 | \$0 |
| | | CHERRY | \$1,197,400 | \$27 | \$39 |
| | | CUSTER | \$62,750 | \$1 | \$2 |
| | | GARFIELD | \$3,200 | \$0 | \$0 |
| | | GREELEY | \$26,310 | \$1 | \$1 |
| | | HOLT | \$182,700 | \$4 | \$6 |
| | | KEYA PAHA | \$0 | \$0 | \$0 |
| | | LOUP | \$11,165 | \$0 | \$0 |
| | | ROCK | \$8,000 | \$0 | \$0 |
| | | SHERMAN | \$27,500 | \$1 | \$1 |
| | | VALLEY | \$133,670 | \$3 | \$4 |
| | | WHEELER | \$10,000 | \$0 | \$0 |
| | PANHANDLE | | | | |
| | | BANNER | \$0 | \$0 | \$0 |
| | | BOX BUTTE | \$241,689 | \$5 | \$8 |
| | | CHEYENNE | \$285,850 | \$6 | \$9 |
| | | DAWES | \$61,500 | \$1 | \$2 |
| | | DEUEL | \$63,000 | \$1 | \$2 |
| | | GARDEN | \$1,125,390* | \$25 | \$36 |
| | | KIMBALL | \$172,000 | \$4 | \$6 |
| | | MORRILL | \$180,447 | \$4 | \$6 |
| | | SCOTT'S BLUFF | \$946,060 | \$21 | \$31 |
| | | SHERIDAN | \$411,933 | \$9 | \$13 |
| | | STOUX | \$0 | \$0 | \$0 |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| REGION | COUNTY | \$\$\$ VALUE OF SALES | RATE OF RETURN | | |
|---------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| 1991 | | | | | |
| NEBR. TOTALS | | \$170,254,404 | \$3,792 | \$5,516 | \$6,895 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$27,142,290 | \$605 | \$879 | \$1,099 |
| | DOUGLAS | \$48,460,145 | \$1,079 | \$1,570 | \$1,963 |
| | SARPY | \$53,523,355 | \$1,192 | \$1,734 | \$2,168 |
| STIOUXLAND | WASHINGTON | \$473,090 | \$11 | \$15 | \$19 |
| SOUTH-EAST | DAKOTA | \$302,450 | \$7 | \$10 | \$12 |
| | BUTLER | \$21,100 | \$0 | \$1 | \$1 |
| | CASS | \$466,413 | \$10 | \$15 | \$19 |
| | FILLMORE | \$298,977 | \$7 | \$10 | \$12 |
| | GAGE | \$709,474 | \$16 | \$23 | \$29 |
| | JEFFERSON | \$89,250 | \$2 | \$3 | \$4 |
| | JOHNSON | \$6,000 | \$0 | \$0 | \$0 |
| | NEMAHA | \$318,873 | \$7 | \$10 | \$13 |
| | OTOE | \$516,999 | \$12 | \$17 | \$21 |
| | PAWNEE | \$65,511 | \$1 | \$2 | \$3 |
| | POLK | \$119,800 | \$3 | \$4 | \$5 |
| | RICHARDSON | \$880,586 | \$20 | \$29 | \$36 |
| | SALINE | \$2,187,150 | \$49 | \$71 | \$89 |
| | SAUNDERS | \$660,425 | \$15 | \$21 | \$27 |
| | SEWARD | \$66,750 | \$1 | \$2 | \$3 |
| | THAYER | \$170,000 | \$4 | \$6 | \$7 |
| | YORK | \$360,500 | \$8 | \$12 | \$15 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$2,954,588 | \$66 | \$96 | \$120 |
| | BUFFALO | \$3,185,095 | \$71 | \$103 | \$129 |
| | CLAY | \$296,000 | \$7 | \$10 | \$12 |
| | FRANKLIN | \$455,326 | \$10 | \$15 | \$18 |
| | HALL | \$5,812,850 | \$129 | \$188 | \$235 |
| | HAMILTON | \$165,300 | \$4 | \$5 | \$7 |
| | HARLAN | \$107,500 | \$2 | \$3 | \$4 |
| | HOWARD | \$738,250 | \$16 | \$24 | \$30 |
| | KEARNEY | \$149,600 | \$3 | \$5 | \$6 |
| | MERRICK | \$281,300 | \$6 | \$9 | \$11 |
| | NUCKOLLS | \$171,650 | \$4 | \$6 | \$7 |
| | PHELPS | \$510,907 | \$11 | \$17 | \$21 |
| | WEBSTER | \$105,550 | \$2 | \$3 | \$4 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$147,000 | \$3 | \$5 | \$6 |
| | BOONE | \$97,700 | \$2 | \$3 | \$4 |
| | BURT | \$64,363 | \$1 | \$2 | \$3 |
| | CEDAR | \$0 | \$0 | \$0 | \$0 |
| | COLFAX | \$1,574,500 | \$35 | \$51 | \$64 |
| | CUMING | \$149,700 | \$3 | \$5 | \$6 |
| | DIXON | \$99,000 | \$2 | \$3 | \$4 |
| | DODGE | \$2,301,823 | \$51 | \$75 | \$93 |
| | KNOX | \$151,098 | \$3 | \$5 | \$6 |
| | MADISON | \$0 | \$0 | \$0 | \$0 |
| | NANCE | \$30,000 | \$1 | \$1 | \$1 |
| | PIERCE | \$145,750 | \$3 | \$5 | \$6 |
| | PLATTE | \$1,235,650 | \$28 | \$40 | \$50 |
| | STANTON | \$6,500 | \$0 | \$0 | \$0 |
| | THURSTON | \$25,725 | \$1 | \$1 | \$1 |
| | WAYNE | \$145,000 | \$3 | \$5 | \$6 |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1981 (CONT) | | RATE OF RETURN | | | |
|---------------|-------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| | | ----- | ----- | ----- | ----- |
| SOUTH-WEST | ARTHUR | \$0 | \$0 | \$0 | \$0 |
| | CHASE | \$365,400 | \$8 | \$12 | \$15 |
| | DAWSON | \$509,450 | \$11 | \$17 | \$21 |
| | DUNDY | \$121,000 | \$3 | \$4 | \$5 |
| | FRONTIER | \$179,100 | \$4 | \$6 | \$7 |
| | FURNAS | \$206,650 | \$5 | \$7 | \$8 |
| | GOSPER | \$6,500 | \$0 | \$0 | \$0 |
| | GRANT | \$38,000 | \$1 | \$1 | \$2 |
| | HAYES | \$0 | \$0 | \$0 | \$0 |
| | HITCHCOCK | \$114,100 | \$3 | \$4 | \$5 |
| | HOOVER | \$302,500 | \$7 | \$10 | \$12 |
| | KEITH | \$542,769 | \$12 | \$18 | \$22 |
| | LINCOLN | \$1,928,704 | \$43 | \$62 | \$78 |
| | LOGAN | \$33,800 | \$1 | \$1 | \$1 |
| | MCPHERSON | \$528,550 | \$12 | \$17 | \$21 |
| NORTH-CENTRAL | PERKINS | \$156,455 | \$3 | \$5 | \$6 |
| | RED WILLOW | \$528,950 | \$12 | \$17 | \$21 |
| | THOMAS | \$15,000 | \$0 | \$0 | \$1 |
| | BLAINE | \$5,250 | \$0 | \$0 | \$0 |
| | BOYD | \$118,978 | \$3 | \$4 | \$5 |
| PANHANDLE | BROWN | \$61,250 | \$1 | \$2 | \$2 |
| | CHERRY | \$251,687 | \$6 | \$8 | \$10 |
| | CUSTER | \$488,863 | \$11 | \$16 | \$20 |
| | GARFIELD | \$50,500 | \$1 | \$2 | \$2 |
| | GREELEY | \$53,000 | \$1 | \$2 | \$2 |
| | HOLT | \$47,900 | \$1 | \$2 | \$2 |
| | KEYA PAHA | \$8,000 | \$0 | \$0 | \$0 |
| | LOUP | \$16,000 | \$0 | \$1 | \$1 |
| | ROCK | \$7,500 | \$0 | \$0 | \$0 |
| | SHERMAN | \$85,655 | \$2 | \$3 | \$3 |
| | VALLEY | \$241,500 | \$5 | \$8 | \$10 |
| | WHEELER | \$7,000 | \$0 | \$0 | \$0 |
| | BANNER | \$0 | \$0 | \$0 | \$0 |
| | BOX BUTTE | \$1,546,373 | \$34 | \$50 | \$63 |
| | CHEYENNE | \$371,400 | \$8 | \$12 | \$15 |
| DAWES | \$243,621 | \$5 | \$8 | \$10 | |
| DEUEL | \$133,000 | \$3 | \$4 | \$5 | |
| GARDEN | \$66,000 | \$1 | \$2 | \$3 | |
| KIMBALL | \$773,300 | \$17 | \$25 | \$31 | |
| MORRILL | \$250,000 | \$6 | \$8 | \$10 | |
| SCOTTS BLUFF | \$1,531,842 | \$34 | \$50 | \$62 | |
| SHERIDAN | \$351,998 | \$8 | \$11 | \$14 | |
| SIOUX | \$20,000 | \$0 | \$1 | \$1 | |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1980 REGION | COUNTY | RATE OF RETURN | | | |
|----------------|------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| | | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| NEBR. TOTALS | | \$128,822,976 | \$2,870 | \$4,174 | \$5,217 |
| LINCOLN | | | | | |
| EAST-CENTRAL | LANCASTER | \$19,424,237 | \$433 | \$629 | \$787 |
| | DOUGLAS | \$63,760,245 | \$1,420 | \$2,066 | \$2,582 |
| | SARPY | \$4,001,602 | \$89 | \$130 | \$162 |
| SIouxLAND | WASHINGTON | \$149,590 | \$3 | \$5 | \$6 |
| SOUTH-EAST | DAKOTA | \$798,500 | \$18 | \$26 | \$32 |
| | BUTLER | \$107,650 | \$2 | \$3 | \$4 |
| | CASS | \$456,680 | \$10 | \$15 | \$18 |
| | FILLMORE | \$264,100 | \$6 | \$9 | \$11 |
| | GAGE | \$498,100 | \$11 | \$16 | \$20 |
| | JEFFERSON | \$127,000 | \$3 | \$4 | \$5 |
| | JOHNSON | \$211,400 | \$5 | \$7 | \$9 |
| | NEMAHA | \$1,242,041 | \$28 | \$40 | \$50 |
| | OTOE | \$252,800 | \$6 | \$8 | \$10 |
| | PAWNEE | \$119,250 | \$3 | \$4 | \$5 |
| | POLK | \$227,300 | \$5 | \$7 | \$9 |
| | RICHARDSON | \$595,411 | \$13 | \$19 | \$24 |
| | SALINE | \$199,100 | \$4 | \$6 | \$8 |
| | SAUNDERS | \$455,950 | \$10 | \$15 | \$18 |
| | SEWARD | \$171,500 | \$4 | \$6 | \$7 |
| | THAYER | \$344,650 | \$8 | \$11 | \$14 |
| SOUTH-CENTRAL | YORK | \$1,192,656 | \$27 | \$39 | \$48 |
| | ADAMS | \$1,761,611 | \$39 | \$57 | \$71 |
| | BUFFALO | \$1,261,750 | \$28 | \$41 | \$51 |
| | CLAY | \$63,600 | \$1 | \$2 | \$3 |
| | FRANKLIN | \$22,500 | \$1 | \$1 | \$1 |
| | HALL | \$9,897,964 | \$220 | \$321 | \$401 |
| | HAMILTON | \$948,030 | \$21 | \$31 | \$38 |
| | HARLAN | \$115,775 | \$3 | \$4 | \$5 |
| | HOWARD | \$8,500 | \$0 | \$0 | \$0 |
| | KEARNEY | \$332,458 | \$7 | \$11 | \$13 |
| | MERRICK | \$65,800 | \$1 | \$2 | \$3 |
| | NUCKOLLS | \$210,700 | \$5 | \$7 | \$9 |
| | PHELPS | \$497,830 | \$11 | \$16 | \$20 |
| NORTH-EAST | WEBSTER | \$340,000 | \$8 | \$11 | \$14 |
| | ANTELOPE | \$151,300 | \$3 | \$5 | \$6 |
| | BOONE | \$57,000 | \$1 | \$2 | \$2 |
| | BURT | \$181,800 | \$4 | \$6 | \$7 |
| | CEDAR | \$54,953 | \$1 | \$2 | \$2 |
| | COLFAX | \$243,323 | \$5 | \$8 | \$10 |
| | CUMING | \$175,500 | \$4 | \$6 | \$7 |
| | DIXON | \$114,800 | \$3 | \$4 | \$5 |
| | DODGE | \$1,968,845 | \$44 | \$64 | \$80 |
| | KNOX | \$226,605 | \$5 | \$7 | \$9 |
| | MADISON | \$0 | \$0 | \$0 | \$0 |
| | NANCE | \$36,750 | \$1 | \$1 | \$1 |
| | PIERCE | \$156,000 | \$3 | \$5 | \$6 |
| | PLATTE | \$1,842,518 | \$41 | \$60 | \$75 |
| | STANTON | \$0 | \$0 | \$0 | \$0 |
| | THURSTON | \$18,400 | \$0 | \$1 | \$1 |
| | WAYNE | \$260,500 | \$6 | \$8 | \$11 |

TABLE 16 (CONT)

EARNINGS ON DOWN-PAYMENT MONIES FOR COMMERCIAL SALES

| 1980 (CONT) | | RATE OF RETURN | | | |
|---------------|---------------|-----------------------------|-------------------------------|-------------------------------|--------------------------------|
| REGION | COUNTY | \$\$\$ VALUE OF SALES | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
| ----- | | | | | |
| SOUTH-WEST | | | | | |
| | ARTHUR | \$0 | \$0 | \$0 | \$0 |
| | CHASE | \$220,000 | \$5 | \$7 | \$9 |
| | DAWSON | \$360,500 | \$8 | \$12 | \$15 |
| | DUNDY | \$43,050 | \$1 | \$1 | \$2 |
| | FRONTIER | \$62,929 | \$1 | \$2 | \$3 |
| | FURNAS | \$155,600 | \$3 | \$5 | \$6 |
| | GOSPER | \$52,129 | \$1 | \$2 | \$2 |
| | GRANT | \$0 | \$0 | \$0 | \$0 |
| | HAYES | \$39,843 | \$1 | \$1 | \$2 |
| | HITCHCOCK | \$22,897 | \$1 | \$1 | \$1 |
| | HOOVER | \$1,200 | \$0 | \$0 | \$0 |
| | KEITH | \$1,145,800 | \$26 | \$37 | \$46 |
| | LINCOLN | \$2,437,454 | \$54 | \$79 | \$99 |
| | LOGAN | \$0 | \$0 | \$0 | \$0 |
| | MCPHERSON | \$368,000 | \$19 | \$28 | \$35 |
| | PERKINS | \$7,500 | \$0 | \$0 | \$0 |
| | RED WILLOW | \$734,770 | \$16 | \$24 | \$30 |
| | THOMAS | \$48,500 | \$1 | \$2 | \$2 |
| NORTH-CENTRAL | | | | | |
| | BLAINE | \$0 | \$0 | \$0 | \$0 |
| | BOYD | \$25,331 | \$1 | \$1 | \$1 |
| | BROWN | \$110,000 | \$2 | \$4 | \$4 |
| | CHERRY | \$1,293,500 | \$29 | \$42 | \$52 |
| | CUSTER | \$326,950 | \$7 | \$11 | \$13 |
| | GARFIELD | \$41,000 | \$1 | \$1 | \$2 |
| | GREELEY | \$49,450 | \$1 | \$2 | \$2 |
| | HOLT | \$177,720 | \$4 | \$6 | \$7 |
| | KEYA PAHA | \$0 | \$0 | \$0 | \$0 |
| | LOUP | \$0 | \$0 | \$0 | \$0 |
| | ROCK | \$71,500 | \$2 | \$2 | \$3 |
| | SHERMAN | \$134,500 | \$3 | \$4 | \$5 |
| | VALLEY | \$24,750 | \$1 | \$1 | \$1 |
| | WHEELER | \$53,500 | \$1 | \$2 | \$2 |
| PANHANDLE | | | | | |
| | BANNER | \$7,500 | \$0 | \$0 | \$0 |
| | BOX BUTTE | \$373,860 | \$8 | \$12 | \$15 |
| | CHEYENNE | \$491,356 | \$15 | \$22 | \$28 |
| | DAWES | \$47,000 | \$1 | \$2 | \$2 |
| | DEUEL | \$40,000 | \$1 | \$1 | \$2 |
| | GARDEN | \$13,000 | \$0 | \$0 | \$1 |
| | KIMBALL | \$411,900 | \$9 | \$13 | \$17 |
| | MORRILL | \$127,400 | \$3 | \$4 | \$5 |
| | SCOTT'S BLUFF | \$2,572,663 | \$57 | \$83 | \$104 |
| | SHERIDAN | \$415,350 | \$9 | \$13 | \$17 |
| | SIOUX | \$0 | \$0 | \$0 | \$0 |

TABLE 17

RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1984

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1984 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| LINCOLN | NEBRASKA | \$157,633,989 | \$1,452,203 | \$2,112,295 | \$2,640,369 |
| | LANCASTER | \$31,896,158 | \$293,843 | \$427,409 | \$534,261 |
| EAST-CENTRAL | DOUGLAS | \$58,303,258 | \$537,119 | \$781,264 | \$976,580 |
| | SARPY | \$14,080,775 | \$129,719 | \$188,682 | \$235,853 |
| SIOUXLAND | WASHINGTON | \$1,108,760 | \$10,214 | \$14,857 | \$18,572 |
| | DAKOTA | \$1,466,224 | \$13,508 | \$19,647 | \$24,559 |
| SOUTH-EAST | BUTLER | \$375,417 | \$3,459 | \$5,031 | \$6,288 |
| | CASS | \$1,975,595 | \$18,200 | \$26,473 | \$33,091 |
| | FILLMORE | \$469,954 | \$4,329 | \$6,297 | \$7,872 |
| | GAGE | \$1,845,365 | \$17,000 | \$24,728 | \$30,910 |
| | JEFFERSON | \$538,395 | \$4,960 | \$7,214 | \$9,018 |
| | JOHNSON | \$212,730 | \$1,960 | \$2,851 | \$3,563 |
| | NEMAHA | \$508,526 | \$4,685 | \$6,814 | \$8,518 |
| | OTOE | \$1,107,973 | \$10,207 | \$14,847 | \$18,559 |
| | PAWNEE | \$81,970 | \$755 | \$1,098 | \$1,373 |
| | POLK | \$295,268 | \$2,720 | \$3,957 | \$4,946 |
| | RICHARDSON | \$638,595 | \$5,883 | \$8,557 | \$10,696 |
| | SALINE | \$937,864 | \$8,640 | \$12,567 | \$15,709 |
| | SAUNDERS | \$1,177,797 | \$10,650 | \$15,782 | \$19,728 |
| | SEWARD | \$1,173,346 | \$10,809 | \$15,723 | \$19,654 |
| | THAYER | \$420,259 | \$3,872 | \$5,631 | \$7,039 |
| | YORK | \$1,342,353 | \$12,366 | \$17,988 | \$22,484 |
| SOUTH-CENTRAL | ADAMS | \$2,872,617 | \$26,454 | \$38,493 | \$48,116 |
| | BUFFALO | \$2,832,489 | \$26,094 | \$37,955 | \$47,444 |
| | CLAY | \$416,888 | \$3,841 | \$5,586 | \$6,983 |
| | FRANKLIN | \$197,737 | \$1,822 | \$2,650 | \$3,312 |
| | HALL | \$6,000,463 | \$55,279 | \$80,406 | \$100,508 |
| | HAMILTON | \$563,367 | \$5,190 | \$7,549 | \$9,436 |
| | HARLAN | \$248,781 | \$2,292 | \$3,334 | \$4,167 |
| | HOWARD | \$340,227 | \$3,134 | \$4,559 | \$5,699 |
| | KEARNEY | \$519,993 | \$4,790 | \$6,968 | \$8,710 |
| | MERRICK | \$400,615 | \$3,691 | \$5,368 | \$6,710 |
| | NUCKOLLS | \$282,130 | \$2,599 | \$3,781 | \$4,726 |
| | PHELPS | \$716,427 | \$6,600 | \$9,600 | \$12,000 |
| | WEBSTER | \$239,386 | \$2,205 | \$3,208 | \$4,010 |
| NORTH-EAST | ANTELOPE | \$367,483 | \$3,395 | \$4,924 | \$6,155 |
| | BOONE | \$308,273 | \$2,840 | \$4,131 | \$5,164 |
| | BURT | \$447,700 | \$4,124 | \$5,999 | \$7,499 |
| | CEDAR | \$399,164 | \$3,677 | \$5,349 | \$6,686 |
| | COLFAX | \$626,693 | \$5,773 | \$8,398 | \$10,497 |
| | CUMING | \$631,870 | \$5,821 | \$8,467 | \$10,584 |
| | DIXON | \$339,308 | \$3,126 | \$4,547 | \$5,683 |
| | DODGE | \$3,987,483 | \$36,735 | \$53,432 | \$66,790 |
| | KNOX | \$560,694 | \$5,165 | \$7,513 | \$9,392 |
| | MADISON | \$3,441 | \$32 | \$46 | \$58 |
| | NANCE | \$220,551 | \$2,032 | \$2,955 | \$3,694 |
| | PIERCE | \$457,455 | \$4,214 | \$6,130 | \$7,662 |
| | PLATTE | \$3,010,626 | \$27,735 | \$40,342 | \$50,428 |
| | STANTON | \$316,226 | \$2,913 | \$4,237 | \$5,297 |
| | THURSTON | \$244,130 | \$2,249 | \$3,271 | \$4,089 |
| | WAYNE | \$624,312 | \$5,751 | \$8,366 | \$10,457 |

TABLE 17 (CONT)
RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1984

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1984 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|---------------|--|-------------------------------|-------------------------------|--------------------------------|
| <hr/> | | | | | |
| SOUTH-WEST | ARTHUR | \$6,899 | \$64 | \$92 | \$116 |
| | CHASE | \$240,461 | \$2,215 | \$3,222 | \$4,028 |
| | DAWSON | \$1,561,249 | \$14,383 | \$20,921 | \$26,151 |
| | DUNDY | \$117,438 | \$1,082 | \$1,574 | \$1,967 |
| | FRONTIER | \$145,659 | \$1,342 | \$1,952 | \$2,440 |
| | FURNAS | \$271,012 | \$2,497 | \$3,632 | \$4,539 |
| | GOSPER | \$65,451 | \$603 | \$877 | \$1,096 |
| | GRANT | \$15,087 | \$139 | \$202 | \$253 |
| | HAYES | \$16,469 | \$152 | \$221 | \$276 |
| | HITCHCOCK | \$141,442 | \$1,303 | \$1,895 | \$2,369 |
| | HOOVER | \$39,360 | \$363 | \$527 | \$659 |
| | KEITH | \$812,912 | \$7,489 | \$10,893 | \$13,616 |
| | LINCOLN | \$3,472,356 | \$31,989 | \$46,530 | \$58,162 |
| | LOGAN | \$24,357 | \$224 | \$326 | \$408 |
| | MCPHERSON | \$2,828,119 | \$26,054 | \$37,897 | \$47,371 |
| | PERKINS | \$193,289 | \$1,781 | \$2,590 | \$3,238 |
| | RED WILLOW | \$1,025,379 | \$9,446 | \$13,740 | \$17,175 |
| | THOMAS | \$42,433 | \$391 | \$569 | \$711 |
| NORTH-CENTRAL | BLAINE | \$6,975 | \$64 | \$93 | \$117 |
| | BOYD | \$90,108 | \$830 | \$1,207 | \$1,509 |
| | BROWN | \$268,466 | \$2,473 | \$3,597 | \$4,497 |
| | CHERRY | \$302,039 | \$2,783 | \$4,047 | \$5,059 |
| | CLUSTER | \$715,590 | \$6,592 | \$9,589 | \$11,986 |
| | GARFIELD | \$131,287 | \$1,209 | \$1,759 | \$2,199 |
| | GREELEY | \$133,663 | \$1,231 | \$1,791 | \$2,239 |
| | HOLT | \$732,780 | \$6,751 | \$9,819 | \$12,274 |
| | KEYA PAHA | \$24,041 | \$221 | \$322 | \$403 |
| | LOUP | \$13,598 | \$125 | \$182 | \$228 |
| | ROCK | \$93,092 | \$858 | \$1,247 | \$1,559 |
| | SHERMAN | \$116,657 | \$1,075 | \$1,563 | \$1,954 |
| | VALLEY | \$384,570 | \$3,543 | \$5,153 | \$6,442 |
| | WHEELER | \$13,384 | \$123 | \$179 | \$224 |
| PANHANDLE | BANNER | \$2,666 | \$25 | \$36 | \$45 |
| | BOX BUTTE | \$1,018,908 | \$9,387 | \$13,653 | \$17,067 |
| | CHEYENNE | \$698,532 | \$6,435 | \$9,360 | \$11,700 |
| | DAMES | \$691,202 | \$6,368 | \$9,262 | \$11,578 |
| | DEUEL | \$152,127 | \$1,401 | \$2,039 | \$2,548 |
| | GARDEN | \$113,961 | \$1,050 | \$1,527 | \$1,909 |
| | KIMBALL | \$386,778 | \$3,563 | \$5,183 | \$6,479 |
| | MORRILL | \$285,569 | \$2,631 | \$3,827 | \$4,783 |
| | SCOTT'S BLUFF | \$3,523,737 | \$32,462 | \$47,218 | \$59,023 |
| | SHERIDAN | \$415,572 | \$3,828 | \$5,569 | \$6,961 |
| | SIOUX | \$20,795 | \$192 | \$279 | \$348 |

TABLE 17 (CONT)

RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1983

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1983 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| LINCOLN | NEBRASKA | \$148,642,350 | \$1,369,368 | \$1,991,807 | \$2,489,759 |
| EAST-CENTRAL | LANCASTER | \$30,456,628 | \$280,582 | \$408,119 | \$510,149 |
| SIOUXLAND | DOUGLAS | \$55,948,977 | \$515,430 | \$749,716 | \$937,145 |
| | SARPY | \$12,472,281 | \$114,901 | \$167,129 | \$208,911 |
| | WASHINGTON | \$1,090,084 | \$10,042 | \$14,607 | \$18,259 |
| SOUTH-EAST | DAKOTA | \$1,271,942 | \$11,718 | \$17,044 | \$21,305 |
| SOUTH-CENTRAL | BUTLER | \$336,393 | \$3,099 | \$4,508 | \$5,635 |
| | CASS | \$1,849,595 | \$17,039 | \$24,785 | \$30,981 |
| | FILLMORE | \$452,614 | \$4,170 | \$6,065 | \$7,581 |
| | GAGE | \$1,833,224 | \$16,889 | \$24,565 | \$30,707 |
| | JEFFERSON | \$514,378 | \$4,739 | \$6,893 | \$8,616 |
| | JOHNSON | \$189,378 | \$1,745 | \$2,538 | \$3,172 |
| | NEMAH | \$417,368 | \$3,845 | \$5,593 | \$6,991 |
| | OTOE | \$1,029,802 | \$9,487 | \$13,799 | \$17,249 |
| | PAWNEE | \$77,129 | \$711 | \$1,034 | \$1,292 |
| | POLK | \$263,424 | \$2,427 | \$3,530 | \$4,412 |
| | RICHARDSON | \$611,120 | \$5,630 | \$8,189 | \$10,236 |
| | SALINE | \$884,449 | \$8,146 | \$11,852 | \$14,815 |
| | SALINDERS | \$1,072,972 | \$9,885 | \$14,373 | \$17,972 |
| | SEWARD | \$1,136,318 | \$10,468 | \$15,227 | \$19,033 |
| | THAYER | \$401,401 | \$3,698 | \$5,379 | \$6,723 |
| | YORK | \$1,267,303 | \$11,675 | \$16,982 | \$21,227 |
| NORTH-EAST | ADAMS | \$2,780,414 | \$25,615 | \$37,258 | \$46,572 |
| | BUFFALO | \$2,576,176 | \$23,733 | \$34,521 | \$43,151 |
| | CLAY | \$375,971 | \$3,464 | \$5,038 | \$6,298 |
| | FRANKLIN | \$201,277 | \$1,854 | \$2,697 | \$3,371 |
| | HALL | \$5,576,197 | \$51,371 | \$74,721 | \$93,401 |
| | HAMILTON | \$519,870 | \$4,789 | \$6,966 | \$8,708 |
| | HARLAN | \$219,949 | \$2,026 | \$2,947 | \$3,684 |
| | HOWARD | \$327,823 | \$3,020 | \$4,393 | \$5,491 |
| | KEARNEY | \$476,238 | \$4,387 | \$6,382 | \$7,977 |
| | MERRICK | \$353,627 | \$3,258 | \$4,739 | \$5,923 |
| | NUCKOLLS | \$257,796 | \$2,375 | \$3,454 | \$4,318 |
| | PHELPS | \$634,775 | \$5,848 | \$8,506 | \$10,632 |
| | WEBSTER | \$216,650 | \$1,996 | \$2,903 | \$3,629 |
| | ANTELOPE | \$335,888 | \$3,094 | \$4,501 | \$5,626 |
| | BOONE | \$292,442 | \$2,694 | \$3,919 | \$4,898 |
| | BURT | \$506,755 | \$4,668 | \$6,791 | \$8,488 |
| | CEDAR | \$287,212 | \$2,646 | \$3,849 | \$4,811 |
| | COLFAX | \$572,797 | \$5,277 | \$7,675 | \$9,594 |
| | CUMING | \$605,806 | \$5,581 | \$8,118 | \$10,147 |
| | DIXON | \$322,087 | \$2,967 | \$4,316 | \$5,395 |
| | DODGE | \$4,210,268 | \$38,787 | \$56,418 | \$70,522 |
| | KNOX | \$516,221 | \$4,756 | \$6,917 | \$8,647 |
| | MADISON | \$4,917 | \$45 | \$66 | \$82 |
| | NANCE | \$196,556 | \$1,811 | \$2,634 | \$3,292 |
| | PIERCE | \$419,595 | \$3,866 | \$5,623 | \$7,028 |
| | PLATTE | \$2,749,892 | \$25,333 | \$36,849 | \$46,061 |
| | STANTON | \$315,318 | \$2,905 | \$4,225 | \$5,282 |
| | THURSTON | \$235,388 | \$2,169 | \$3,154 | \$3,943 |
| | WAYNE | \$605,861 | \$5,581 | \$8,119 | \$10,148 |

TABLE 17 (CONT)

RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1983 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|--------------|--|-------------------------------|-------------------------------|--------------------------------|
| | | ----- | ----- | ----- | ----- |
| SOUTH-WEST | ARTHUR | \$6,945 | \$64 | \$93 | \$116 |
| | CHASE | \$222,272 | \$2,048 | \$2,978 | \$3,723 |
| | DAWSON | \$1,473,408 | \$13,574 | \$19,744 | \$24,680 |
| | DUNDY | \$106,391 | \$980 | \$1,426 | \$1,782 |
| | FRONTIER | \$131,189 | \$1,209 | \$1,758 | \$2,197 |
| | FURNAS | \$250,983 | \$2,312 | \$3,363 | \$4,204 |
| | GOSPER | \$59,342 | \$547 | \$795 | \$994 |
| | GRANT | \$13,461 | \$124 | \$180 | \$225 |
| | HAYES | \$17,393 | \$160 | \$233 | \$291 |
| | HITCHCOCK | \$140,109 | \$1,291 | \$1,877 | \$2,347 |
| | HOOVER | \$36,101 | \$333 | \$484 | \$605 |
| | KEITH | \$729,305 | \$6,719 | \$9,773 | \$12,216 |
| | LINCOLN | \$3,344,884 | \$30,810 | \$44,815 | \$56,018 |
| | LOGAN | \$20,993 | \$193 | \$281 | \$352 |
| | MCPHERSON | \$2,594,975 | \$23,906 | \$34,773 | \$43,466 |
| | PERKINS | \$185,322 | \$1,707 | \$2,483 | \$3,104 |
| | RED WILLOW | \$955,266 | \$8,800 | \$12,801 | \$16,001 |
| | THOMAS | \$33,134 | \$305 | \$444 | \$555 |
| NORTH-CENTRAL | BLAINE | \$5,980 | \$55 | \$80 | \$100 |
| | BOYD | \$84,392 | \$777 | \$1,131 | \$1,414 |
| | BROWN | \$226,245 | \$2,084 | \$3,032 | \$3,790 |
| | CHERRY | \$273,808 | \$2,522 | \$3,669 | \$4,586 |
| | CUSTER | \$674,209 | \$6,211 | \$9,034 | \$11,293 |
| | GARFIELD | \$126,818 | \$1,168 | \$1,699 | \$2,124 |
| | GREELEY | \$122,206 | \$1,126 | \$1,638 | \$2,047 |
| | HOLT | \$681,604 | \$6,279 | \$9,133 | \$11,417 |
| | KEYA PAHA | \$27,115 | \$250 | \$363 | \$454 |
| | LOUP | \$12,140 | \$112 | \$163 | \$203 |
| | ROCK | \$86,170 | \$794 | \$1,155 | \$1,443 |
| | SHERMAN | \$112,873 | \$1,040 | \$1,513 | \$1,891 |
| | VALLEY | \$372,245 | \$3,429 | \$4,988 | \$6,235 |
| | WHEELER | \$12,231 | \$113 | \$164 | \$205 |
| PANHANDLE | BANNER | \$2,415 | \$22 | \$32 | \$40 |
| | BOX BUTTE | \$908,437 | \$8,369 | \$12,173 | \$15,216 |
| | CHEYENNE | \$653,479 | \$6,020 | \$8,757 | \$10,946 |
| | DANES | \$616,867 | \$5,683 | \$8,266 | \$10,333 |
| | DEUEL | \$139,579 | \$1,286 | \$1,870 | \$2,338 |
| | GARDEN | \$107,263 | \$988 | \$1,437 | \$1,797 |
| | KIMBALL | \$356,855 | \$3,288 | \$4,782 | \$5,977 |
| | MORRILL | \$297,567 | \$2,741 | \$3,987 | \$4,984 |
| | SCOTTS BLUFF | \$3,780,895 | \$34,831 | \$50,664 | \$63,330 |
| | SHERIDAN | \$362,003 | \$3,335 | \$4,851 | \$6,064 |
| | SIOUX | \$17,689 | \$163 | \$237 | \$296 |

TABLE 17 (CONT)
RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1982

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1982 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| | | ----- | ----- | ----- | ----- |
| LINCOLN | NEBRASKA | \$129,234,329 | \$1,190,571 | \$1,731,740 | \$2,164,675 |
| EAST-CENTRAL | LANCASTER | \$26,992,033 | \$248,664 | \$361,693 | \$452,117 |
| | DOUGLAS | \$51,638,752 | \$475,722 | \$691,959 | \$864,949 |
| | SARPY | \$10,362,645 | \$95,466 | \$138,859 | \$173,574 |
| SIouxLAND | WASHINGTON | \$914,897 | \$8,428 | \$12,260 | \$15,325 |
| SOUTH-EAST | DAKOTA | \$1,151,495 | \$10,608 | \$15,430 | \$19,288 |
| | BUTLER | \$257,161 | \$2,369 | \$3,446 | \$4,307 |
| | CASS | \$1,496,522 | \$13,787 | \$20,053 | \$25,067 |
| | FILLMORE | \$376,397 | \$3,468 | \$5,044 | \$6,305 |
| | GAGE | \$1,667,836 | \$15,365 | \$22,349 | \$27,936 |
| | JEFFERSON | \$442,461 | \$4,076 | \$5,929 | \$7,411 |
| | JOHNSON | \$159,250 | \$1,467 | \$2,134 | \$2,667 |
| | NEMAH | \$285,786 | \$2,633 | \$3,830 | \$4,787 |
| | OTOE | \$1,007,150 | \$9,278 | \$13,496 | \$16,870 |
| | PAWNEE | \$64,014 | \$590 | \$858 | \$1,072 |
| | POLK | \$227,729 | \$2,098 | \$3,052 | \$3,814 |
| | RICHARDSON | \$530,836 | \$4,890 | \$7,113 | \$8,892 |
| | SALINE | \$691,230 | \$6,368 | \$9,262 | \$11,578 |
| | SAUNDERS | \$985,272 | \$9,077 | \$13,203 | \$16,503 |
| | SEWARD | \$946,266 | \$8,717 | \$12,680 | \$15,850 |
| | THAYER | \$328,208 | \$3,024 | \$4,398 | \$5,497 |
| | YORK | \$974,980 | \$8,982 | \$13,065 | \$16,331 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$2,404,955 | \$22,156 | \$32,226 | \$40,283 |
| | BUFFALO | \$2,327,266 | \$21,440 | \$31,185 | \$38,982 |
| | CLAY | \$317,552 | \$2,925 | \$4,255 | \$5,319 |
| | FRANKLIN | \$142,015 | \$1,303 | \$1,903 | \$2,379 |
| | HALL | \$4,935,254 | \$45,466 | \$66,132 | \$82,666 |
| | HAMILTON | \$417,452 | \$3,846 | \$5,594 | \$6,992 |
| | HARLAN | \$161,732 | \$1,490 | \$2,167 | \$2,709 |
| | HOWARD | \$257,406 | \$2,371 | \$3,449 | \$4,312 |
| | KEARNEY | \$369,030 | \$3,400 | \$4,945 | \$6,181 |
| | MERRICK | \$312,218 | \$2,876 | \$4,184 | \$5,230 |
| | NUCKOLLS | \$217,778 | \$2,006 | \$2,918 | \$3,648 |
| | PHELPS | \$534,469 | \$4,924 | \$7,162 | \$8,952 |
| | WEBSTER | \$160,062 | \$1,475 | \$2,145 | \$2,681 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$253,351 | \$2,334 | \$3,395 | \$4,244 |
| | BOONE | \$237,239 | \$2,186 | \$3,179 | \$3,974 |
| | BURT | \$406,337 | \$3,743 | \$5,445 | \$6,806 |
| | CEDAR | \$258,645 | \$2,383 | \$3,466 | \$4,332 |
| | COLFAX | \$472,036 | \$4,349 | \$6,325 | \$7,907 |
| | CUMING | \$459,327 | \$4,232 | \$6,155 | \$7,694 |
| | DIXON | \$243,269 | \$2,241 | \$3,260 | \$4,075 |
| | DODGE | \$3,217,970 | \$29,646 | \$43,121 | \$53,901 |
| | KNOX | \$360,935 | \$3,325 | \$4,837 | \$6,046 |
| | MADISON | \$4,901 | \$45 | \$66 | \$82 |
| | NANCE | \$160,667 | \$1,480 | \$2,153 | \$2,691 |
| | PIERCE | \$336,877 | \$3,103 | \$4,514 | \$5,643 |
| | PLATTE | \$2,094,479 | \$19,295 | \$28,066 | \$35,083 |
| | STANTON | \$226,861 | \$2,090 | \$3,040 | \$3,800 |
| | THURSTON | \$209,499 | \$1,930 | \$2,807 | \$3,509 |
| | WAYNE | \$446,059 | \$4,109 | \$5,927 | \$7,471 |

TABLE 17 (CONT)
RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

1982

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1982 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|--------------|--|-------------------------------|-------------------------------|--------------------------------|
| SOUTH-WEST | ARTHUR | \$5,188 | \$48 | \$70 | \$87 |
| | CHASE | \$185,512 | \$1,709 | \$2,486 | \$3,107 |
| | DAWSON | \$1,313,039 | \$12,096 | \$17,595 | \$21,993 |
| | DUNDY | \$81,989 | \$755 | \$1,099 | \$1,373 |
| | FRONTIER | \$114,858 | \$1,058 | \$1,539 | \$1,924 |
| | FURNAS | \$211,071 | \$1,944 | \$2,828 | \$3,535 |
| | GOSPER | \$63,713 | \$587 | \$854 | \$1,067 |
| | GRANT | \$9,405 | \$87 | \$126 | \$158 |
| | HAYES | \$16,975 | \$156 | \$227 | \$284 |
| | HITCHCOCK | \$103,165 | \$950 | \$1,392 | \$1,728 |
| | HOOVER | \$36,311 | \$335 | \$487 | \$608 |
| | KEITH | \$699,539 | \$6,445 | \$9,374 | \$11,717 |
| | LINCOLN | \$3,101,709 | \$28,574 | \$41,563 | \$51,954 |
| | LOGAN | \$18,569 | \$171 | \$249 | \$311 |
| | MCPHERSON | \$2,353,350 | \$21,680 | \$31,535 | \$39,419 |
| | PERKINS | \$132,647 | \$1,222 | \$1,777 | \$2,222 |
| | RED WILLOW | \$831,630 | \$7,661 | \$11,144 | \$13,930 |
| | THOMAS | \$27,753 | \$256 | \$372 | \$465 |
| NORTH-CENTRAL | BLAINE | \$6,323 | \$58 | \$85 | \$106 |
| | BOYD | \$69,659 | \$642 | \$933 | \$1,167 |
| | BROWN | \$205,429 | \$1,893 | \$2,753 | \$3,441 |
| | CHERRY | \$238,943 | \$2,201 | \$3,202 | \$4,002 |
| | CUSTER | \$631,318 | \$5,816 | \$8,460 | \$10,575 |
| | GARFIELD | \$99,447 | \$916 | \$1,333 | \$1,666 |
| | GREELEY | \$84,271 | \$776 | \$1,129 | \$1,412 |
| | HOLT | \$535,258 | \$4,931 | \$7,172 | \$8,966 |
| | KEYA PAHA | \$29,054 | \$268 | \$389 | \$487 |
| | LOUP | \$9,470 | \$87 | \$127 | \$159 |
| | ROCK | \$65,710 | \$605 | \$881 | \$1,101 |
| | SHERMAN | \$90,900 | \$837 | \$1,218 | \$1,523 |
| | VALLEY | \$292,691 | \$2,696 | \$3,922 | \$4,903 |
| | WHEELER | \$12,585 | \$116 | \$169 | \$211 |
| PANHANDLE | BANNER | \$1,160 | \$11 | \$16 | \$19 |
| | BOX BUTTE | \$876,361 | \$8,073 | \$11,743 | \$14,679 |
| | CHEYENNE | \$537,122 | \$4,948 | \$7,197 | \$8,997 |
| | DAWES | \$613,068 | \$5,648 | \$8,215 | \$10,269 |
| | DEUEL | \$93,349 | \$860 | \$1,251 | \$1,564 |
| | GARDEN | \$93,710 | \$863 | \$1,256 | \$1,570 |
| | KIMBALL | \$335,278 | \$3,089 | \$4,493 | \$5,616 |
| | MORRILL | \$147,802 | \$1,362 | \$1,981 | \$2,476 |
| | SCOTTS BLUFF | \$3,407,222 | \$31,389 | \$45,657 | \$57,071 |
| | SHERIDAN | \$324,753 | \$2,992 | \$4,352 | \$5,440 |
| | SIOUX | \$13,979 | \$129 | \$187 | \$234 |

TABLE 17 (CONT)

RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1981

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1981 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| | | ----- | ----- | ----- | ----- |
| LINCOLN | NEBRASKA | \$120,724,923 | \$1,112,178 | \$1,617,714 | \$2,022,142 |
| EAST-CENTRAL | LANCASTER | \$23,795,324 | \$219,214 | \$318,857 | \$398,572 |
| | DOUGLAS | \$49,755,723 | \$458,375 | \$666,727 | \$833,408 |
| | SARPY | \$10,154,154 | \$93,545 | \$136,066 | \$170,082 |
| SIouxLAND | WASHINGTON | \$1,001,288 | \$9,224 | \$13,417 | \$16,772 |
| SOUTH-EAST | DAKOTA | \$1,095,906 | \$10,096 | \$14,685 | \$18,356 |
| | BUTLER | \$227,434 | \$2,095 | \$3,048 | \$3,810 |
| | CASS | \$1,454,091 | \$13,396 | \$19,485 | \$24,356 |
| | FILLMORE | \$364,500 | \$3,358 | \$4,884 | \$6,105 |
| | GAGE | \$1,552,188 | \$14,300 | \$20,799 | \$25,999 |
| | JEFFERSON | \$399,090 | \$3,677 | \$5,348 | \$6,685 |
| | JOHNSON | \$137,337 | \$1,265 | \$1,840 | \$2,300 |
| | NEMAHA | \$302,288 | \$2,785 | \$4,051 | \$5,063 |
| | OTOE | \$995,351 | \$9,170 | \$13,338 | \$16,672 |
| | PAWNEE | \$56,135 | \$517 | \$752 | \$940 |
| | POLK | \$199,841 | \$1,841 | \$2,678 | \$3,347 |
| | RICHARDSON | \$519,338 | \$4,784 | \$6,959 | \$8,699 |
| | SALTINE | \$642,823 | \$5,922 | \$8,614 | \$10,767 |
| | SAUNDERS | \$1,110,361 | \$10,229 | \$14,879 | \$18,599 |
| | SEWARD | \$896,814 | \$8,262 | \$12,017 | \$15,022 |
| | THAYER | \$299,665 | \$2,761 | \$4,016 | \$5,019 |
| SOUTH-CENTRAL | YORK | \$891,001 | \$8,208 | \$11,939 | \$14,924 |
| | ADAMS | \$2,422,956 | \$22,321 | \$32,468 | \$40,565 |
| | BUFFALO | \$2,184,390 | \$20,124 | \$29,271 | \$36,589 |
| | CLAY | \$293,275 | \$2,702 | \$3,930 | \$4,912 |
| | FRANKLIN | \$122,259 | \$1,126 | \$1,638 | \$2,048 |
| | HALL | \$4,493,732 | \$41,399 | \$60,216 | \$75,270 |
| | HAMILTON | \$387,146 | \$3,567 | \$5,188 | \$6,485 |
| | HARLAN | \$145,818 | \$1,343 | \$1,954 | \$2,442 |
| | HOWARD | \$235,614 | \$2,171 | \$3,157 | \$3,947 |
| | KEARNEY | \$335,335 | \$3,089 | \$4,493 | \$5,617 |
| | MERRICK | \$307,358 | \$2,832 | \$4,119 | \$5,148 |
| | NUCKOLLS | \$195,577 | \$1,802 | \$2,621 | \$3,276 |
| | PHELPS | \$505,939 | \$4,661 | \$6,780 | \$8,474 |
| NORTH-EAST | WEBSTER | \$139,308 | \$1,283 | \$1,867 | \$2,333 |
| | ANTELOPE | \$213,889 | \$1,970 | \$2,866 | \$3,583 |
| | BOONE | \$228,642 | \$2,106 | \$3,064 | \$3,830 |
| | BURT | \$368,744 | \$3,397 | \$4,941 | \$6,176 |
| | CEDAR | \$216,926 | \$1,998 | \$2,907 | \$3,634 |
| | COLFAX | \$445,882 | \$4,108 | \$5,975 | \$7,469 |
| | CUMING | \$452,307 | \$4,167 | \$6,061 | \$7,576 |
| | DIXON | \$231,011 | \$2,128 | \$3,096 | \$3,869 |
| | DODGE | \$3,121,384 | \$28,756 | \$41,827 | \$52,283 |
| | KNOX | \$316,212 | \$2,913 | \$4,237 | \$5,297 |
| | MADISON | \$3,978 | \$37 | \$53 | \$67 |
| | NANCE | \$161,468 | \$1,488 | \$2,164 | \$2,705 |
| | PIERCE | \$295,400 | \$2,721 | \$3,958 | \$4,948 |
| | PLATTE | \$2,056,262 | \$18,943 | \$27,554 | \$34,442 |
| | STANTON | \$196,105 | \$1,807 | \$2,628 | \$3,285 |
| | THURSTON | \$199,244 | \$1,836 | \$2,670 | \$3,337 |
| | WAYNE | \$380,131 | \$3,502 | \$5,094 | \$6,367 |

TABLE 17 (CONT)

RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1981

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1981 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|--------------|--|-------------------------------|-------------------------------|--------------------------------|
| <hr/> | | | | | |
| SOUTH-WEST | ARTHUR | \$3,746 | \$35 | \$50 | \$63 |
| | CHASE | \$167,074 | \$1,539 | \$2,239 | \$2,798 |
| | DAWSON | \$1,235,742 | \$11,384 | \$16,559 | \$20,699 |
| | DUNDY | \$68,712 | \$633 | \$921 | \$1,151 |
| | FRONTIER | \$106,313 | \$979 | \$1,425 | \$1,781 |
| | FURNAS | \$193,049 | \$1,778 | \$2,587 | \$3,234 |
| | GOSPER | \$59,117 | \$545 | \$792 | \$990 |
| | GRANT | \$8,650 | \$80 | \$116 | \$145 |
| | HAYES | \$14,242 | \$131 | \$191 | \$239 |
| | HITCHCOCK | \$98,467 | \$907 | \$1,319 | \$1,649 |
| | HOOVER | \$36,793 | \$339 | \$493 | \$616 |
| | KEITH | \$637,828 | \$5,876 | \$8,547 | \$10,684 |
| | LINCOLN | \$3,001,012 | \$27,647 | \$40,214 | \$50,267 |
| | LOGAN | \$16,708 | \$154 | \$224 | \$280 |
| | MCPHERSON | \$2,106,325 | \$19,405 | \$28,225 | \$35,281 |
| | PERKINS | \$131,732 | \$1,214 | \$1,765 | \$2,207 |
| | RED WILLOW | \$1,287,656 | \$11,863 | \$17,255 | \$21,568 |
| NORTH-CENTRAL | THOMAS | \$27,785 | \$256 | \$372 | \$465 |
| | BLAINE | \$5,774 | \$53 | \$77 | \$97 |
| | BOYD | \$74,791 | \$689 | \$1,002 | \$1,253 |
| | BROWN | \$203,634 | \$1,876 | \$2,729 | \$3,411 |
| | CHERRY | \$220,759 | \$2,034 | \$2,958 | \$3,698 |
| | CUSTER | \$551,529 | \$5,081 | \$7,390 | \$9,238 |
| | GARFIELD | \$94,868 | \$874 | \$1,271 | \$1,589 |
| | GREELEY | \$71,703 | \$661 | \$961 | \$1,201 |
| | HOLT | \$504,899 | \$4,651 | \$6,766 | \$8,457 |
| | KEYA PAHA | \$35,029 | \$323 | \$469 | \$587 |
| | LOUP | \$9,159 | \$84 | \$123 | \$153 |
| | ROCK | \$65,209 | \$601 | \$874 | \$1,092 |
| | SHERMAN | \$78,252 | \$721 | \$1,049 | \$1,311 |
| | VALLEY | \$256,901 | \$2,367 | \$3,442 | \$4,303 |
| | WHEELER | \$11,314 | \$104 | \$152 | \$190 |
| PANHANDLE | BANNER | \$1,048 | \$10 | \$14 | \$18 |
| | BOX BUTTE | \$728,271 | \$6,709 | \$9,759 | \$12,199 |
| | CHEYENNE | \$503,755 | \$4,641 | \$6,750 | \$8,438 |
| | DAWES | \$583,442 | \$5,375 | \$7,818 | \$9,773 |
| | DEUEL | \$86,741 | \$799 | \$1,162 | \$1,453 |
| | GARDEN | \$90,284 | \$832 | \$1,210 | \$1,512 |
| | KIMBALL | \$326,391 | \$3,007 | \$4,374 | \$5,467 |
| | MORRILL | \$183,379 | \$1,689 | \$2,457 | \$3,072 |
| | SCOTTS BLUFF | \$3,393,826 | \$31,266 | \$45,477 | \$56,847 |
| | SHERIDAN | \$298,595 | \$2,751 | \$4,001 | \$5,001 |
| | SIOUX | \$13,020 | \$120 | \$174 | \$218 |

TABLE 17 (CONT)

RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1 9 8 0

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1980 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| | | ----- | ----- | ----- | ----- |
| LINCOLN | NEBRASKA | \$111,439,857 | \$1,026,640 | \$1,493,294 | \$1,866,618 |
| EAST-CENTRAL | LANCASTER | \$21,990,106 | \$202,584 | \$294,667 | \$368,334 |
| | DOUGLAS | \$45,446,156 | \$418,673 | \$608,978 | \$761,223 |
| | SARPY | \$9,160,408 | \$84,390 | \$122,749 | \$153,437 |
| SIouxLAND | WASHINGTON | \$1,010,713 | \$9,311 | \$13,544 | \$16,929 |
| SOUTH-EAST | DAKOTA | \$1,113,813 | \$10,261 | \$14,925 | \$18,656 |
| | BUTLER | \$95,785 | \$882 | \$1,284 | \$1,604 |
| | CASS | \$1,487,618 | \$13,705 | \$19,934 | \$24,918 |
| | FILLMORE | \$338,930 | \$3,122 | \$4,542 | \$5,677 |
| | GAGE | \$1,419,140 | \$13,074 | \$19,016 | \$23,771 |
| | JEFFERSON | \$364,427 | \$3,357 | \$4,833 | \$6,104 |
| | JOHNSON | \$134,139 | \$1,236 | \$1,797 | \$2,247 |
| | NEMAHA | \$282,112 | \$2,599 | \$3,780 | \$4,725 |
| | OTCE | \$914,293 | \$8,423 | \$12,252 | \$15,314 |
| | PAWNEE | \$50,886 | \$469 | \$682 | \$852 |
| | POLK | \$185,060 | \$1,705 | \$2,480 | \$3,100 |
| | RICHARDSON | \$561,086 | \$5,169 | \$7,519 | \$9,398 |
| | SALINE | \$571,818 | \$5,268 | \$7,662 | \$9,578 |
| | SAUNDERS | \$1,064,955 | \$9,811 | \$14,270 | \$17,838 |
| | SEWARD | \$435,914 | \$4,016 | \$5,841 | \$7,302 |
| | THAYER | \$246,944 | \$2,275 | \$3,309 | \$4,136 |
| SOUTH-CENTRAL | YORK | \$814,698 | \$7,505 | \$10,917 | \$13,646 |
| | ADAMS | \$2,333,702 | \$21,499 | \$31,272 | \$39,090 |
| | BUFFALO | \$2,000,456 | \$18,429 | \$26,806 | \$33,508 |
| | CLAY | \$272,800 | \$2,513 | \$3,656 | \$4,569 |
| | FRANKLIN | \$107,581 | \$991 | \$1,442 | \$1,802 |
| | HALL | \$4,084,760 | \$37,631 | \$54,736 | \$68,420 |
| | HAMILTON | \$412,505 | \$3,800 | \$5,528 | \$6,909 |
| | HARLAN | \$125,348 | \$1,155 | \$1,680 | \$2,100 |
| | HOWARD | \$219,862 | \$2,025 | \$2,946 | \$3,683 |
| | KEARNEY | \$310,214 | \$2,858 | \$4,157 | \$5,196 |
| | MERRICK | \$267,902 | \$2,468 | \$3,590 | \$4,487 |
| | NUCKOLLS | \$173,419 | \$1,598 | \$2,324 | \$2,905 |
| | PHELPS | \$436,664 | \$4,023 | \$5,851 | \$7,314 |
| NORTH-EAST | WEBSTER | \$119,752 | \$1,103 | \$1,605 | \$2,006 |
| | ANTELOPE | \$180,668 | \$1,664 | \$2,421 | \$3,026 |
| | BOONE | \$189,405 | \$1,745 | \$2,538 | \$3,173 |
| | BURT | \$350,176 | \$3,226 | \$4,692 | \$5,865 |
| | CEDAR | \$243,484 | \$2,243 | \$3,263 | \$4,078 |
| | COLFAX | \$419,771 | \$3,867 | \$5,625 | \$7,031 |
| | CUMING | \$365,646 | \$3,369 | \$4,900 | \$6,125 |
| | DIXON | \$224,542 | \$2,069 | \$3,009 | \$3,761 |
| | DODGE | \$2,947,918 | \$27,158 | \$39,502 | \$49,378 |
| | KNOX | \$367,405 | \$3,385 | \$4,923 | \$6,154 |
| | MADISON | \$2,425 | \$22 | \$32 | \$41 |
| | NANCE | \$145,627 | \$1,342 | \$1,951 | \$2,439 |
| | PIERCE | \$264,495 | \$2,437 | \$3,544 | \$4,430 |
| | PLATTE | \$1,776,873 | \$16,369 | \$23,810 | \$29,763 |
| | STANTON | \$133,272 | \$1,228 | \$1,786 | \$2,232 |
| | THURSTON | \$180,699 | \$1,665 | \$2,421 | \$3,027 |
| | WAYNE | \$405,597 | \$3,737 | \$5,435 | \$6,794 |

TABLE 17 (CONT)

RESIDENTIAL
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1980

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1980 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|--------------|--|-------------------------------|-------------------------------|--------------------------------|
| <hr/> | | | | | |
| SOUTH-WEST | ARTHUR | \$3,330 | \$31 | \$45 | \$56 |
| | CHASE | \$172,284 | \$1,587 | \$2,309 | \$2,836 |
| | DAWSON | \$1,104,824 | \$10,178 | \$14,805 | \$18,506 |
| | DUNDY | \$60,506 | \$557 | \$811 | \$1,013 |
| | FRONTIER | \$99,197 | \$914 | \$1,329 | \$1,662 |
| | FURNAS | \$168,786 | \$1,555 | \$2,262 | \$2,827 |
| | GOSPER | \$56,650 | \$522 | \$759 | \$949 |
| | GRANT | \$7,135 | \$66 | \$96 | \$120 |
| | HAYES | \$10,581 | \$97 | \$142 | \$177 |
| | HITCHCOCK | \$94,897 | \$874 | \$1,272 | \$1,590 |
| | HOOVER | \$33,587 | \$309 | \$450 | \$563 |
| | KEITH | \$590,318 | \$5,438 | \$7,910 | \$9,888 |
| | LINCOLN | \$2,738,729 | \$25,231 | \$36,699 | \$45,874 |
| | LOGAN | \$15,840 | \$146 | \$212 | \$265 |
| | MCPHERSON | \$1,976,977 | \$18,213 | \$26,491 | \$33,114 |
| | PERKINS | \$112,813 | \$1,039 | \$1,512 | \$1,890 |
| | RED WILLOW | \$699,757 | \$6,447 | \$9,377 | \$11,721 |
| | THOMAS | \$20,231 | \$186 | \$271 | \$339 |
| NORTH-CENTRAL | BLAINE | \$-821 | \$-8 | \$-11 | \$-14 |
| | BOYD | \$65,163 | \$600 | \$873 | \$1,091 |
| | BROWN | \$200,622 | \$1,848 | \$2,688 | \$3,360 |
| | CHERRY | \$211,657 | \$1,950 | \$2,836 | \$3,545 |
| | CUSTER | \$482,770 | \$4,448 | \$6,469 | \$8,086 |
| | GARFIELD | \$75,011 | \$691 | \$1,005 | \$1,256 |
| | GREELEY | \$59,155 | \$545 | \$793 | \$991 |
| | HOLT | \$409,354 | \$3,771 | \$5,435 | \$6,857 |
| | KEYA PAHA | \$29,216 | \$269 | \$391 | \$489 |
| | LOUP | \$4,841 | \$45 | \$65 | \$81 |
| | ROCK | \$58,836 | \$542 | \$788 | \$986 |
| | SHERMAN | \$74,400 | \$685 | \$997 | \$1,246 |
| | VALLEY | \$243,941 | \$2,247 | \$3,269 | \$4,086 |
| | WHEELER | \$13,723 | \$126 | \$184 | \$230 |
| PANHANDLE | BANNER | \$1,234 | \$11 | \$17 | \$21 |
| | BOX BUTTE | \$765,460 | \$7,052 | \$10,257 | \$12,821 |
| | CHEYENNE | \$420,133 | \$3,870 | \$5,630 | \$7,037 |
| | DAWES | \$440,058 | \$4,054 | \$5,897 | \$7,371 |
| | DEUEL | \$79,449 | \$732 | \$1,065 | \$1,331 |
| | GARDEN | \$87,205 | \$803 | \$1,169 | \$1,461 |
| | KIMBALL | \$249,904 | \$2,302 | \$3,349 | \$4,186 |
| | MORRILL | \$173,005 | \$1,594 | \$2,318 | \$2,898 |
| | SCOTTS BLUFF | \$3,081,500 | \$28,388 | \$41,292 | \$51,615 |
| | SHERIDAN | \$229,925 | \$2,118 | \$3,081 | \$3,851 |
| | SIOUX | \$12,387 | \$114 | \$166 | \$207 |

TABLE 18

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1 9 8 4

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1984 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| LINCOLN | NEBRASKA | \$72,168,910 | \$496,161 | \$721,689 | \$902,111 |
| | LANCASTER | \$9,709,932 | \$66,756 | \$97,099 | \$121,374 |
| EAST-CENTRAL | DOUGLAS | \$42,365,517 | \$291,263 | \$423,655 | \$529,569 |
| | SARPY | \$3,652,791 | \$25,113 | \$36,528 | \$45,660 |
| | WASHINGTON | \$373,056 | \$2,565 | \$3,731 | \$4,663 |
| SIouxLAND | | | | | |
| SOUTH-EAST | DAKOTA | \$774,232 | \$5,323 | \$7,742 | \$9,678 |
| | BUTLER | \$133,861 | \$920 | \$1,339 | \$1,673 |
| | CASS | \$229,661 | \$1,579 | \$2,297 | \$2,871 |
| | FILLMORE | \$97,158 | \$668 | \$972 | \$1,214 |
| | GAGE | \$429,758 | \$2,955 | \$4,298 | \$5,372 |
| | JEFFERSON | \$86,861 | \$597 | \$869 | \$1,086 |
| | JOHNSON | \$5,653 | \$39 | \$57 | \$71 |
| | NEMAHA | \$39,173 | \$269 | \$392 | \$490 |
| | OTCE | \$498,678 | \$3,428 | \$4,987 | \$6,233 |
| | PAWNEE | \$27,901 | \$192 | \$279 | \$349 |
| | POLK | \$70,828 | \$487 | \$708 | \$885 |
| | RICHARDSON | \$36,159 | \$249 | \$362 | \$452 |
| | SALINE | \$115,486 | \$794 | \$1,155 | \$1,444 |
| | SAUNDERS | \$244,589 | \$1,682 | \$2,446 | \$3,057 |
| | SEWARD | \$279,362 | \$1,921 | \$2,794 | \$3,492 |
| | THAYER | \$41,627 | \$286 | \$416 | \$520 |
| | YORK | \$740,433 | \$5,090 | \$7,404 | \$9,255 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$1,705,518 | \$11,725 | \$17,055 | \$21,319 |
| | BUFFALO | \$1,453,115 | \$9,990 | \$14,531 | \$18,164 |
| | CLAY | \$80,176 | \$551 | \$802 | \$1,002 |
| | FRANKLIN | \$15,634 | \$107 | \$156 | \$195 |
| | HALL | \$3,688,514 | \$25,359 | \$36,885 | \$46,106 |
| | HAMILTON | \$262,308 | \$1,803 | \$2,623 | \$3,279 |
| | HARLAN | \$6,898 | \$47 | \$69 | \$86 |
| | HOWARD | \$69,196 | \$476 | \$692 | \$865 |
| | KEARNEY | \$152,336 | \$1,047 | \$1,523 | \$1,904 |
| | MERRICK | \$112,439 | \$773 | \$1,124 | \$1,405 |
| | NUCKOLLS | \$146,040 | \$1,004 | \$1,460 | \$1,826 |
| | PHELPS | \$244,697 | \$1,682 | \$2,447 | \$3,059 |
| | WEBSTER | \$850 | \$6 | \$8 | \$11 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$113,612 | \$781 | \$1,136 | \$1,420 |
| | BOONE | \$166,376 | \$1,144 | \$1,664 | \$2,080 |
| | BURT | \$204,502 | \$1,406 | \$2,045 | \$2,556 |
| | CEDAR | \$138,433 | \$952 | \$1,384 | \$1,730 |
| | COLFAX | \$237,072 | \$1,630 | \$2,371 | \$2,963 |
| | CUMING | \$311,657 | \$2,143 | \$3,117 | \$3,896 |
| | DIXON | \$125,842 | \$865 | \$1,258 | \$1,573 |
| | DODGE | \$970,552 | \$6,673 | \$9,706 | \$12,132 |
| | KNOX | \$41,113 | \$283 | \$411 | \$514 |
| | MADISON | \$668 | \$5 | \$7 | \$8 |
| | NANCE | \$1,747 | \$12 | \$17 | \$22 |
| | PIERCE | \$443 | \$3 | \$4 | \$6 |
| | PLATTE | \$1,247,522 | \$8,577 | \$12,475 | \$15,594 |
| | STANTON | \$6,213 | \$43 | \$62 | \$78 |
| | THURSTON | \$25,603 | \$176 | \$256 | \$320 |
| | WAYNE | \$276,925 | \$1,904 | \$2,769 | \$3,462 |

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1984 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|---------------|--|-------------------------------|-------------------------------|--------------------------------|
| SOUTH-WEST | ARTHUR | \$821 | \$6 | \$8 | \$10 |
| | CHASE | \$191,895 | \$1,319 | \$1,919 | \$2,399 |
| | DAWSON | \$607,169 | \$4,174 | \$6,072 | \$7,590 |
| | DUNDY | \$39,083 | \$269 | \$391 | \$489 |
| | FRONTIER | \$322 | \$2 | \$3 | \$4 |
| | FURNAS | \$17,113 | \$118 | \$171 | \$214 |
| | GOSPER | \$17,307 | \$119 | \$173 | \$216 |
| | GRANT | \$8,354 | \$57 | \$84 | \$104 |
| | HAYES | \$16,114 | \$111 | \$161 | \$201 |
| | HITCHCOCK | \$24,773 | \$170 | \$248 | \$310 |
| | HOOVER | \$6,283 | \$43 | \$63 | \$79 |
| | KEITH | \$467,302 | \$3,213 | \$4,673 | \$5,841 |
| | LINCOLN | \$1,582,833 | \$10,882 | \$15,828 | \$19,785 |
| | LOGAN | \$2,833 | \$19 | \$28 | \$35 |
| | MCPHERSON | \$1,625,142 | \$11,173 | \$16,251 | \$20,314 |
| | PERKINS | \$102,759 | \$706 | \$1,028 | \$1,284 |
| | RED WILLOW | \$566,915 | \$3,898 | \$5,669 | \$7,086 |
| | THOMAS | \$12,489 | \$86 | \$125 | \$156 |
| NORTH-CENTRAL | BLAINE | \$3,525 | \$24 | \$35 | \$44 |
| | BOYD | \$18,426 | \$127 | \$184 | \$230 |
| | BROWN | \$96,794 | \$665 | \$968 | \$1,210 |
| | CHERRY | \$173,843 | \$1,195 | \$1,738 | \$2,173 |
| | CUSTER | \$268,863 | \$1,848 | \$2,689 | \$3,361 |
| | GARFIELD | \$5,117 | \$35 | \$51 | \$64 |
| | GREELEY | \$24,945 | \$171 | \$249 | \$312 |
| | HOLT | \$125,321 | \$862 | \$1,253 | \$1,567 |
| | KEYA PAHA | \$7,291 | \$50 | \$73 | \$91 |
| | LOUP | \$3,132 | \$22 | \$31 | \$39 |
| | ROCK | \$82,067 | \$564 | \$821 | \$1,026 |
| | SHERMAN | \$14,105 | \$97 | \$141 | \$176 |
| | VALLEY | \$166,926 | \$1,148 | \$1,669 | \$2,087 |
| | WHEELER | \$998 | \$7 | \$10 | \$12 |
| PANHANDLE | BANNER | \$1,750 | \$12 | \$17 | \$22 |
| | BOX BUTTE | \$447,086 | \$3,074 | \$4,471 | \$5,589 |
| | CHEYENNE | \$199,102 | \$1,369 | \$1,991 | \$2,489 |
| | DAWES | \$173,148 | \$1,190 | \$1,731 | \$2,164 |
| | DEUEL | \$35,409 | \$243 | \$354 | \$443 |
| | GARDEN | \$5,988 | \$41 | \$60 | \$75 |
| | KIMBALL | \$173,511 | \$1,193 | \$1,735 | \$2,169 |
| | MORRILL | \$11,715 | \$81 | \$117 | \$146 |
| | SCOTT'S BLUFF | \$1,674,054 | \$11,509 | \$16,741 | \$20,926 |
| | SHERIDAN | \$183,195 | \$1,259 | \$1,832 | \$2,290 |
| | SIOUX | \$3,816 | \$26 | \$38 | \$48 |

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1 9 8 3

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1983 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| LINCOLN | NEBRASKA | \$67,109,594 | \$461,378 | \$671,096 | \$838,870 |
| | LANCASTER | \$8,662,605 | \$59,555 | \$86,626 | \$108,283 |
| EAST-CENTRAL | DOUGLAS | \$40,701,413 | \$279,822 | \$407,014 | \$508,768 |
| | SARPY | \$3,338,817 | \$22,954 | \$33,388 | \$41,735 |
| | WASHINGTON | \$364,727 | \$2,507 | \$3,647 | \$4,559 |
| SIOUXLAND | | | | | |
| SOUTH-EAST | DAKOTA | \$743,095 | \$5,109 | \$7,431 | \$9,289 |
| | BUTLER | \$115,964 | \$797 | \$1,160 | \$1,450 |
| | CASS | \$235,003 | \$1,616 | \$2,350 | \$2,938 |
| | FILLMORE | \$86,128 | \$592 | \$861 | \$1,077 |
| | GAGE | \$302,649 | \$2,081 | \$3,026 | \$3,783 |
| | JEFFERSON | \$56,959 | \$392 | \$570 | \$712 |
| | JOHNSON | \$7,012 | \$48 | \$70 | \$88 |
| | NEMAHA | \$24,009 | \$165 | \$240 | \$300 |
| | OTCE | \$460,973 | \$3,169 | \$4,610 | \$5,762 |
| | PAWNEE | \$31,336 | \$215 | \$313 | \$392 |
| | FOLK | \$61,846 | \$425 | \$618 | \$773 |
| | RICHARDSON | \$31,055 | \$214 | \$311 | \$388 |
| | SALINE | \$85,144 | \$585 | \$851 | \$1,064 |
| | SAUNDERS | \$224,759 | \$1,545 | \$2,248 | \$2,809 |
| | SEWARD | \$272,612 | \$1,874 | \$2,726 | \$3,408 |
| | THAYER | \$29,197 | \$201 | \$292 | \$365 |
| | YORK | \$696,060 | \$4,785 | \$6,961 | \$8,701 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$1,574,852 | \$10,827 | \$15,749 | \$19,688 |
| | BUFFALO | \$1,259,500 | \$8,659 | \$12,595 | \$15,744 |
| | CLAY | \$68,666 | \$472 | \$687 | \$858 |
| | FRANKLIN | \$11,750 | \$81 | \$118 | \$147 |
| | HALL | \$3,441,001 | \$23,657 | \$34,410 | \$43,013 |
| | HAMILTON | \$241,046 | \$1,657 | \$2,410 | \$3,013 |
| | HARLAN | \$10,555 | \$73 | \$106 | \$132 |
| | HOWARD | \$61,636 | \$424 | \$616 | \$770 |
| | KEARNEY | \$165,020 | \$1,135 | \$1,650 | \$2,063 |
| | MERRICK | \$94,295 | \$648 | \$943 | \$1,179 |
| | NUCKOLLS | \$132,001 | \$908 | \$1,320 | \$1,650 |
| | PHELPS | \$214,013 | \$1,471 | \$2,140 | \$2,675 |
| | WEBSTER | \$1,926 | \$13 | \$19 | \$24 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$112,075 | \$771 | \$1,121 | \$1,401 |
| | BOONE | \$152,573 | \$1,049 | \$1,526 | \$1,907 |
| | BURT | \$146,471 | \$1,007 | \$1,465 | \$1,831 |
| | CEDAR | \$127,444 | \$876 | \$1,274 | \$1,593 |
| | COLFAX | \$210,317 | \$1,446 | \$2,103 | \$2,629 |
| | CUMING | \$288,028 | \$1,980 | \$2,880 | \$3,600 |
| | DIXON | \$114,388 | \$786 | \$1,144 | \$1,430 |
| | DODGE | \$1,102,919 | \$7,583 | \$11,029 | \$13,786 |
| | KNOX | \$32,535 | \$224 | \$325 | \$407 |
| | MADISON | \$820 | \$6 | \$8 | \$10 |
| | NANCE | \$1,940 | \$13 | \$19 | \$24 |
| | PIERCE | \$12,804 | \$88 | \$128 | \$160 |
| | PLATTE | \$1,160,249 | \$7,977 | \$11,602 | \$14,503 |
| | STANTON | \$14,040 | \$97 | \$140 | \$176 |
| | THURSTON | \$23,168 | \$159 | \$232 | \$290 |
| | WAYNE | \$274,302 | \$1,886 | \$2,743 | \$3,429 |

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1983 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|-------------|--|-------------------------------|-------------------------------|--------------------------------|
| SOUTH-WEST | ARTHUR | \$950 | \$7 | \$9 | \$12 |
| | CHASE | \$180,680 | \$1,242 | \$1,807 | \$2,259 |
| | DAWSON | \$541,030 | \$3,720 | \$5,410 | \$6,763 |
| | DUNDY | \$36,410 | \$250 | \$364 | \$455 |
| | FRONTIER | \$3,921 | \$27 | \$39 | \$49 |
| | FURNAS | \$13,528 | \$93 | \$135 | \$169 |
| | GOSPER | \$17,987 | \$124 | \$180 | \$225 |
| | GRANT | \$7,236 | \$50 | \$72 | \$90 |
| | HAYES | \$8,274 | \$57 | \$83 | \$103 |
| | HITCHCOCK | \$35,189 | \$242 | \$352 | \$440 |
| | HOOVER | \$5,659 | \$39 | \$57 | \$71 |
| | KEITH | \$412,304 | \$2,835 | \$4,123 | \$5,154 |
| | LINCOLN | \$1,535,295 | \$10,555 | \$15,353 | \$19,191 |
| | LOGAN | \$1,220 | \$8 | \$12 | \$15 |
| | MCPHERSON | \$1,432,506 | \$9,848 | \$14,325 | \$17,906 |
| | PERKINS | \$101,552 | \$698 | \$1,016 | \$1,269 |
| | RED WILLOW | \$539,442 | \$3,709 | \$5,394 | \$6,743 |
| | THOMAS | \$14,173 | \$97 | \$142 | \$177 |
| NORTH-CENTRAL | BLAINE | \$2,756 | \$19 | \$28 | \$34 |
| | BOYD | \$17,923 | \$123 | \$179 | \$224 |
| | BROWN | \$80,311 | \$552 | \$803 | \$1,004 |
| | CHERRY | \$162,574 | \$1,118 | \$1,626 | \$2,032 |
| | CUSTER | \$229,249 | \$1,576 | \$2,292 | \$2,866 |
| | GARFIELD | \$5,462 | \$38 | \$55 | \$68 |
| | GREELEY | \$25,916 | \$178 | \$259 | \$324 |
| | HOLT | \$132,886 | \$914 | \$1,329 | \$1,661 |
| | KEYA PAHA | \$7,176 | \$49 | \$72 | \$90 |
| | LOUP | \$3,094 | \$21 | \$31 | \$39 |
| | ROCK | \$73,066 | \$502 | \$731 | \$913 |
| | SHERMAN | \$13,928 | \$96 | \$139 | \$174 |
| | VALLEY | \$149,207 | \$1,026 | \$1,492 | \$1,865 |
| | WHEELER | \$617 | \$4 | \$6 | \$8 |
| PANHANDLE | BANNER | \$1,537 | \$11 | \$15 | \$19 |
| | BOX BUTTE | \$395,641 | \$2,720 | \$3,956 | \$4,946 |
| | CHEYENNE | \$191,022 | \$1,313 | \$1,910 | \$2,388 |
| | DAWES | \$151,384 | \$1,041 | \$1,514 | \$1,892 |
| | DEUEL | \$30,813 | \$212 | \$308 | \$385 |
| | GARDEN | \$4,578 | \$31 | \$46 | \$57 |
| | KIMBALL | \$163,543 | \$1,124 | \$1,635 | \$2,044 |
| | MORRILL | \$8,470 | \$58 | \$85 | \$106 |
| | SCOTT BLUFF | \$1,867,750 | \$12,841 | \$18,678 | \$23,347 |
| | SHERIDAN | \$162,301 | \$1,116 | \$1,623 | \$2,029 |
| | SIOUX | \$222 | \$2 | \$2 | \$3 |

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND
1 9 8 2

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1982 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| | | ----- | ----- | ----- | ----- |
| LINCOLN | NEBRASKA | \$54,444,018 | \$374,303 | \$544,440 | \$680,550 |
| EAST-CENTRAL | LANCASTER | \$7,468,182 | \$51,344 | \$74,682 | \$93,352 |
| | DOUGLAS | \$35,685,756 | \$245,340 | \$356,858 | \$446,072 |
| | SARPY | \$3,085,048 | \$21,210 | \$30,850 | \$38,563 |
| SIOUXLAND | WASHINGTON | \$254,525 | \$1,750 | \$2,545 | \$3,182 |
| SOUTH-EAST | DAKOTA | \$620,489 | \$4,266 | \$6,205 | \$7,756 |
| | BUTLER | \$79,008 | \$543 | \$790 | \$988 |
| | CASS | \$180,374 | \$1,240 | \$1,804 | \$2,255 |
| | FILLMORE | \$59,882 | \$412 | \$599 | \$749 |
| | GAGE | \$220,053 | \$1,513 | \$2,201 | \$2,751 |
| | JEFFERSON | \$4,641 | \$32 | \$46 | \$58 |
| | JOHNSON | \$19,364 | \$133 | \$194 | \$242 |
| | NEMAHA | \$11,834 | \$81 | \$118 | \$148 |
| | OTDE | \$424,021 | \$2,915 | \$4,240 | \$5,300 |
| | PAWNEE | \$35,339 | \$243 | \$353 | \$442 |
| | POLK | \$27,183 | \$187 | \$272 | \$340 |
| | RICHARDSON | \$9,950 | \$68 | \$100 | \$124 |
| | SALINE | \$77,282 | \$531 | \$773 | \$966 |
| | SAUNDERS | \$53,839 | \$370 | \$538 | \$673 |
| | SEWARD | \$202,270 | \$1,391 | \$2,023 | \$2,528 |
| | THAYER | \$7,377 | \$51 | \$74 | \$92 |
| | YORK | \$482,241 | \$3,315 | \$4,822 | \$6,028 |
| SOUTH-CENTRAL | | | | | |
| | ADAMS | \$1,390,312 | \$9,558 | \$13,903 | \$17,379 |
| | BUFFALO | \$1,024,889 | \$7,046 | \$10,249 | \$12,811 |
| | CLAY | \$33,591 | \$231 | \$336 | \$420 |
| | FRANKLIN | \$14,975 | \$103 | \$150 | \$187 |
| | HALL | \$2,873,336 | \$19,754 | \$28,733 | \$35,917 |
| | HAMILTON | \$222,707 | \$1,531 | \$2,227 | \$2,784 |
| | HARLAN | \$30,010 | \$206 | \$300 | \$375 |
| | HOWARD | \$8,439 | \$58 | \$84 | \$105 |
| | KEARNEY | \$116,811 | \$803 | \$1,168 | \$1,460 |
| | MERRICK | \$41,967 | \$289 | \$420 | \$525 |
| | NUCKOLLS | \$93,177 | \$641 | \$932 | \$1,165 |
| | PHELPS | \$138,507 | \$952 | \$1,385 | \$1,731 |
| | WEBSTER | \$20,567 | \$141 | \$206 | \$257 |
| NORTH-EAST | | | | | |
| | ANTELOPE | \$53,445 | \$367 | \$534 | \$668 |
| | BOONE | \$105,347 | \$724 | \$1,053 | \$1,317 |
| | BURT | \$132,421 | \$910 | \$1,324 | \$1,655 |
| | CEDAR | \$88,276 | \$607 | \$883 | \$1,103 |
| | COLFAX | \$157,860 | \$1,085 | \$1,579 | \$1,973 |
| | CUMING | \$173,738 | \$1,194 | \$1,737 | \$2,172 |
| | DIXON | \$46,701 | \$321 | \$467 | \$584 |
| | DODGE | \$598,658 | \$4,116 | \$5,987 | \$7,483 |
| | KNOX | \$61,771 | \$425 | \$618 | \$772 |
| | MADISON | \$2,069 | \$14 | \$21 | \$26 |
| | NANCE | \$23,636 | \$162 | \$236 | \$295 |
| | PIERCE | \$55,959 | \$385 | \$560 | \$699 |
| | PLATTE | \$767,606 | \$5,277 | \$7,676 | \$9,595 |
| | STANTON | \$37,718 | \$259 | \$377 | \$471 |
| | THURSTON | \$3,071 | \$21 | \$31 | \$38 |
| | WAYNE | \$171,014 | \$1,176 | \$1,710 | \$2,138 |

>

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1982 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|--------------|--|-------------------------------|-------------------------------|--------------------------------|
| SOUTH-WEST | ARTHUR | \$672 | \$5 | \$7 | \$8 |
| | CHASE | \$118,767 | \$817 | \$1,188 | \$1,485 |
| | DAWSON | \$387,896 | \$2,667 | \$3,879 | \$4,849 |
| | DUNDY | \$9,627 | \$66 | \$96 | \$120 |
| | FRONTIER | \$21,429 | \$147 | \$214 | \$268 |
| | FURNAS | \$50,108 | \$344 | \$501 | \$626 |
| | GOSPER | \$14,119 | \$97 | \$141 | \$176 |
| | GRANT | \$2,892 | \$20 | \$29 | \$36 |
| | HAYES | \$4,832 | \$33 | \$48 | \$60 |
| | HITCHCOCK | \$545 | \$4 | \$5 | \$7 |
| | HOOVER | \$4,970 | \$34 | \$50 | \$62 |
| | KEITH | \$374,125 | \$2,572 | \$3,741 | \$4,677 |
| | LINCOLN | \$1,294,314 | \$3,898 | \$12,943 | \$16,179 |
| | LOGAN | \$893 | \$6 | \$9 | \$11 |
| | MCPHERSON | \$1,090,584 | \$7,498 | \$10,906 | \$13,632 |
| | PERKINS | \$84,532 | \$581 | \$845 | \$1,057 |
| | RED WILLOW | \$373,046 | \$2,565 | \$3,730 | \$4,663 |
| | THOMAS | \$8,547 | \$59 | \$85 | \$107 |
| NORTH-CENTRAL | BLAINE | \$485 | \$3 | \$5 | \$6 |
| | BOYD | \$30,630 | \$211 | \$306 | \$383 |
| | BROWN | \$59,066 | \$406 | \$591 | \$738 |
| | CHERRY | \$176,558 | \$1,214 | \$1,766 | \$2,207 |
| | CUSTER | \$77,701 | \$534 | \$777 | \$971 |
| | GARFIELD | \$22,672 | \$156 | \$227 | \$283 |
| | GREELEY | \$2,350 | \$16 | \$23 | \$29 |
| | HOLT | \$7,838 | \$54 | \$78 | \$98 |
| | KEYA PAHA | \$13,620 | \$94 | \$136 | \$170 |
| | LOUP | \$3,835 | \$26 | \$38 | \$48 |
| | ROCK | \$46,941 | \$323 | \$469 | \$587 |
| | SHERMAN | \$36,476 | \$251 | \$365 | \$456 |
| | VALLEY | \$49,355 | \$339 | \$494 | \$617 |
| | WHEELER | \$555 | \$4 | \$6 | \$7 |
| PANHANDLE | BANNER | \$482 | \$3 | \$5 | \$6 |
| | BOX BUTTE | \$168,883 | \$1,161 | \$1,689 | \$2,111 |
| | CHEYENNE | \$143,495 | \$987 | \$1,435 | \$1,794 |
| | DAWES | \$92,672 | \$637 | \$927 | \$1,158 |
| | DEUEL | \$30,903 | \$212 | \$309 | \$386 |
| | GARDEN | \$7,225 | \$50 | \$72 | \$90 |
| | KIMBALL | \$140,469 | \$966 | \$1,405 | \$1,756 |
| | MORRILL | \$10,427 | \$72 | \$104 | \$130 |
| | SCOTTS BLUFF | \$1,588,721 | \$10,922 | \$15,887 | \$19,859 |
| | SHERIDAN | \$120,209 | \$826 | \$1,202 | \$1,503 |
| | STOUX | \$2,303 | \$16 | \$23 | \$29 |

>

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

1 9 8 1

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1981 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| | | ----- | ----- | ----- | ----- |
| LINCOLN | NEBRASKA | \$53,314,689 | \$366,538 | \$533,147 | \$666,434 |
| EAST-CENTRAL | LANCASTER | \$11,342,849 | \$77,982 | \$113,428 | \$141,786 |
| | DOUGLAS | \$32,943,784 | \$226,489 | \$329,438 | \$411,797 |
| | SARPY | \$2,863,499 | \$19,687 | \$28,635 | \$35,794 |
| SIouxLAND | WASHINGTON | \$229,208 | \$1,576 | \$2,292 | \$2,865 |
| | DAKOTA | \$825,972 | \$5,679 | \$8,260 | \$10,325 |
| SOUTH-EAST | BUTLER | \$60,571 | \$416 | \$606 | \$757 |
| | CASS | \$72,725 | \$500 | \$727 | \$909 |
| | FILLMORE | \$46,863 | \$322 | \$469 | \$586 |
| | GAGE | \$139,134 | \$957 | \$1,391 | \$1,739 |
| | JEFFERSON | \$13,199 | \$91 | \$132 | \$165 |
| | JOHNSON | \$36,968 | \$254 | \$370 | \$462 |
| | NEMAHA | \$6,661 | \$46 | \$67 | \$83 |
| | OTGOE | \$415,092 | \$2,854 | \$4,151 | \$5,189 |
| | PAWNEE | \$36,347 | \$250 | \$363 | \$454 |
| | POLK | \$35,929 | \$247 | \$359 | \$449 |
| | RICHARDSON | \$27,328 | \$188 | \$273 | \$342 |
| | SALINE | \$97,432 | \$670 | \$974 | \$1,218 |
| | SAUNDERS | \$17,594 | \$121 | \$176 | \$220 |
| | SEWARD | \$150,401 | \$1,034 | \$1,504 | \$1,890 |
| | THAYER | \$19,744 | \$136 | \$197 | \$247 |
| | YORK | \$376,616 | \$2,589 | \$3,766 | \$4,708 |
| SOUTH-CENTRAL | ADAMS | \$1,332,967 | \$9,164 | \$13,330 | \$16,662 |
| | BUFFALO | \$918,041 | \$6,312 | \$9,180 | \$11,476 |
| | CLAY | \$23,502 | \$162 | \$235 | \$294 |
| | FRANKLIN | \$19,285 | \$133 | \$193 | \$241 |
| | HALL | \$2,548,883 | \$17,524 | \$25,489 | \$31,861 |
| | HAMILTON | \$202,480 | \$1,392 | \$2,025 | \$2,531 |
| | HARLAN | \$31,870 | \$219 | \$319 | \$398 |
| | HOWARD | \$24,028 | \$165 | \$240 | \$300 |
| | KEARNEY | \$113,918 | \$783 | \$1,139 | \$1,424 |
| | MERRICK | \$31,172 | \$214 | \$312 | \$390 |
| | NUCKOLLS | \$4,722 | \$32 | \$47 | \$59 |
| | PHELPS | \$128,727 | \$885 | \$1,287 | \$1,609 |
| | WEBSTER | \$25,578 | \$176 | \$256 | \$320 |
| NORTH-EAST | ANTELOPE | \$33,796 | \$232 | \$338 | \$422 |
| | BOONE | \$77,452 | \$532 | \$775 | \$968 |
| | BURT | \$113,476 | \$780 | \$1,135 | \$1,418 |
| | CEDAR | \$99,320 | \$683 | \$993 | \$1,241 |
| | COLFAX | \$133,529 | \$918 | \$1,335 | \$1,669 |
| | CUMING | \$138,029 | \$949 | \$1,380 | \$1,725 |
| | DIXON | \$33,299 | \$229 | \$333 | \$416 |
| | DODGE | \$744,106 | \$5,116 | \$7,441 | \$9,301 |
| | KNOX | \$68,188 | \$469 | \$682 | \$852 |
| | MADISON | \$1,905 | \$13 | \$19 | \$24 |
| | NANCE | \$33,047 | \$227 | \$330 | \$413 |
| | PIERCE | \$54,216 | \$373 | \$542 | \$678 |
| | PLATTE | \$350,787 | \$5,849 | \$8,508 | \$10,635 |
| | STANTON | \$69,467 | \$478 | \$695 | \$868 |
| | THURSTON | \$3,943 | \$27 | \$39 | \$49 |
| | WAYNE | \$157,775 | \$1,085 | \$1,578 | \$1,972 |

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1981 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|--------------|--|-------------------------------|-------------------------------|--------------------------------|
| <hr/> | | | | | |
| SOUTH-WEST | ARTHUR | \$118 | \$1 | \$1 | \$1 |
| | CHASE | \$105,459 | \$725 | \$1,055 | \$1,318 |
| | DAWSON | \$397,000 | \$2,729 | \$3,970 | \$4,962 |
| | DUNDY | \$1,657 | \$11 | \$17 | \$21 |
| | FRONTIER | \$23,897 | \$164 | \$239 | \$299 |
| | FURNAS | \$56,092 | \$386 | \$561 | \$701 |
| | GOSPER | \$10,090 | \$69 | \$101 | \$126 |
| | GRANT | \$3,245 | \$22 | \$32 | \$41 |
| | HAYES | \$4,540 | \$31 | \$45 | \$57 |
| | HITCHCOCK | \$5,801 | \$40 | \$58 | \$73 |
| | HOOVER | \$5,209 | \$36 | \$52 | \$65 |
| | KEITH | \$335,741 | \$2,308 | \$3,357 | \$4,197 |
| | LINCOLN | \$1,167,712 | \$8,028 | \$11,677 | \$14,596 |
| | LOGAN | \$2,098 | \$14 | \$21 | \$26 |
| | MCPHERSON | \$931,458 | \$6,404 | \$9,315 | \$11,643 |
| | PERKINS | \$40,767 | \$280 | \$408 | \$510 |
| | RED WILLOW | \$666,607 | \$4,583 | \$6,666 | \$8,333 |
| | THOMAS | \$8,382 | \$58 | \$84 | \$105 |
| <hr/> | | | | | |
| NORTH-CENTRAL | BLAINE | \$151 | \$1 | \$2 | \$2 |
| | BOYD | \$33,154 | \$228 | \$332 | \$414 |
| | BROWN | \$68,015 | \$468 | \$680 | \$850 |
| | CHERRY | \$152,598 | \$1,049 | \$1,526 | \$1,907 |
| | CUSTER | \$30,033 | \$206 | \$300 | \$375 |
| | GARFIELD | \$20,958 | \$144 | \$210 | \$262 |
| | GREELEY | \$9,127 | \$63 | \$91 | \$114 |
| | HOLT | \$7,876 | \$54 | \$79 | \$98 |
| | KEYA PAHA | \$16,630 | \$114 | \$166 | \$208 |
| | LOUP | \$3,326 | \$23 | \$33 | \$42 |
| | ROCK | \$42,053 | \$289 | \$421 | \$526 |
| | SHERMAN | \$36,875 | \$254 | \$369 | \$461 |
| | VALLEY | \$27,419 | \$189 | \$274 | \$343 |
| | WHEELER | \$1,321 | \$9 | \$13 | \$17 |
| <hr/> | | | | | |
| PANHANDLE | BANNER | \$64 | \$0 | \$1 | \$1 |
| | BOX BUTTE | \$157,773 | \$1,085 | \$1,578 | \$1,972 |
| | CHEYENNE | \$43,960 | \$302 | \$440 | \$549 |
| | DAWES | \$79,322 | \$545 | \$793 | \$992 |
| | DEUEL | \$28,832 | \$198 | \$288 | \$360 |
| | GARDEN | \$9,209 | \$63 | \$92 | \$115 |
| | KIMBALL | \$117,356 | \$807 | \$1,174 | \$1,467 |
| | MORRILL | \$56,809 | \$391 | \$568 | \$710 |
| | SCOTTS BLUFF | \$1,525,958 | \$10,491 | \$15,260 | \$19,074 |
| | SHERIDAN | \$103,874 | \$714 | \$1,039 | \$1,298 |
| | STOIX | \$2,111 | \$15 | \$21 | \$26 |

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

1 9 8 0

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1980 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|------------|--|-------------------------------|-------------------------------|--------------------------------|
| | | ----- | ----- | ----- | ----- |
| LINCOLN | NEBRASKA | \$44,216,375 | \$303,988 | \$442,164 | \$552,705 |
| EAST-CENTRAL | LANCASTER | \$10,424,061 | \$71,665 | \$104,241 | \$130,301 |
| | DOUGLAS | \$27,656,783 | \$190,140 | \$276,568 | \$345,710 |
| | SARPY | \$2,400,902 | \$16,506 | \$24,009 | \$30,011 |
| SIouxLAND | WASHINGTON | \$197,178 | \$1,356 | \$1,972 | \$2,465 |
| SOUTH-EAST | DAKOTA | \$791,800 | \$5,444 | \$7,918 | \$9,898 |
| | BUTLER | \$191,790 | \$1,319 | \$1,918 | \$2,397 |
| | CASS | \$59,392 | \$408 | \$594 | \$742 |
| | FILLMORE | \$24,363 | \$167 | \$244 | \$305 |
| | GAGE | \$77,101 | \$530 | \$771 | \$964 |
| | JEFFERSON | \$30,683 | \$211 | \$307 | \$384 |
| | JOHNSON | \$50,095 | \$344 | \$501 | \$626 |
| | NEMAH | \$1,526 | \$10 | \$15 | \$19 |
| | OTOE | \$346,880 | \$2,385 | \$3,469 | \$4,336 |
| | PAWNEE | \$40,177 | \$276 | \$402 | \$502 |
| | POLK | \$1,366 | \$9 | \$14 | \$17 |
| | RICHARDSON | \$224,597 | \$1,544 | \$2,246 | \$2,807 |
| | SALINE | \$75,479 | \$519 | \$755 | \$943 |
| | SAUNDERS | \$10,562 | \$73 | \$106 | \$132 |
| | SEWARD | \$55,359 | \$381 | \$554 | \$692 |
| | THAYER | \$31,893 | \$219 | \$319 | \$399 |
| SOUTH-CENTRAL | YORK | \$332,177 | \$2,284 | \$3,322 | \$4,152 |
| | ADAMS | \$1,134,275 | \$7,798 | \$11,343 | \$14,178 |
| | BUFFALO | \$807,539 | \$5,552 | \$8,075 | \$10,094 |
| | CLAY | \$30,189 | \$208 | \$302 | \$377 |
| | FRANKLIN | \$17,426 | \$120 | \$174 | \$218 |
| | HALL | \$2,121,143 | \$14,583 | \$21,211 | \$26,514 |
| | HAMILTON | \$32,037 | \$220 | \$320 | \$400 |
| | HARLAN | \$41,073 | \$282 | \$411 | \$513 |
| | HOWARD | \$22,693 | \$156 | \$227 | \$284 |
| | KEARNEY | \$99,723 | \$686 | \$997 | \$1,247 |
| | MERRICK | \$17,565 | \$121 | \$176 | \$220 |
| | NUCKOLLS | \$15,453 | \$106 | \$155 | \$193 |
| | PHELPS | \$68,301 | \$607 | \$883 | \$1,104 |
| NORTH-EAST | WEBSTER | \$37,220 | \$256 | \$372 | \$465 |
| | ANTELOPE | \$14,044 | \$97 | \$140 | \$176 |
| | BOONE | \$654 | \$4 | \$7 | \$8 |
| | BURT | \$81,017 | \$557 | \$810 | \$1,013 |
| | CEDAR | \$50,129 | \$345 | \$501 | \$627 |
| | COLFAX | \$105,752 | \$727 | \$1,058 | \$1,322 |
| | CUMING | \$33,434 | \$230 | \$334 | \$418 |
| | DIXON | \$11,723 | \$81 | \$117 | \$147 |
| | DODGE | \$479,740 | \$3,298 | \$4,797 | \$5,997 |
| | KNOX | \$83,317 | \$573 | \$833 | \$1,041 |
| | MADISON | \$1,450 | \$10 | \$14 | \$18 |
| | NANCE | \$36,774 | \$253 | \$368 | \$460 |
| | PIERCE | \$72,474 | \$498 | \$725 | \$906 |
| | PLATTE | \$629,407 | \$4,327 | \$6,294 | \$7,868 |
| | STANTON | \$11,669 | \$80 | \$117 | \$146 |
| | THURSTON | \$10,265 | \$71 | \$103 | \$128 |
| | WAYNE | \$90,309 | \$621 | \$903 | \$1,129 |

>

TABLE 18 (CONT)

C O M M E R C I A L
PROPERTY TAXES COLLECTED
ESTIMATED RETURN ON AMOUNT IN TRUST FUND

| REGION | COUNTY | PROPERTY TAXES COLLECTED IN 1980 | INTEREST EARNED AT 5.5% | INTEREST EARNED AT 8.0% | INTEREST EARNED AT 10.0% |
|---------------|---------------|--|-------------------------------|-------------------------------|--------------------------------|
| <hr/> | | | | | |
| SOUTH-WEST | ARTHUR | \$274 | \$2 | \$3 | \$3 |
| | CHASE | \$106,855 | \$735 | \$1,069 | \$1,336 |
| | DAWSON | \$355,424 | \$2,444 | \$3,554 | \$4,443 |
| | DUNDY | \$7,915 | \$54 | \$79 | \$99 |
| | FRONTIER | \$23,892 | \$164 | \$239 | \$299 |
| | FURNAS | \$56,126 | \$386 | \$561 | \$702 |
| | GOSPER | \$8,864 | \$61 | \$89 | \$111 |
| | GRANT | \$2,839 | \$20 | \$28 | \$35 |
| | HAYES | \$8 | \$0 | \$0 | \$0 |
| | HITCHCOCK | \$6,980 | \$48 | \$70 | \$87 |
| | HOOKEE | \$7,868 | \$54 | \$79 | \$98 |
| | KEITH | \$290,196 | \$1,995 | \$2,902 | \$3,627 |
| | LINCOLN | \$732,384 | \$5,035 | \$7,324 | \$9,155 |
| | LOGAN | \$46 | \$0 | \$0 | \$1 |
| | MCPHERSON | \$777,798 | \$5,347 | \$7,778 | \$9,722 |
| | PERKINS | \$61,590 | \$423 | \$616 | \$770 |
| | RED WILLOW | \$314,844 | \$2,165 | \$3,148 | \$3,936 |
| | THOMAS | \$7,169 | \$49 | \$72 | \$90 |
| NORTH-CENTRAL | BLAINE | \$1,631 | \$11 | \$16 | \$20 |
| | BOYD | \$27,792 | \$191 | \$278 | \$347 |
| | BROWN | \$62,447 | \$429 | \$624 | \$781 |
| | CHERRY | \$166,806 | \$1,147 | \$1,668 | \$2,085 |
| | CLUSTER | \$12,700 | \$87 | \$127 | \$159 |
| | GARFIELD | \$17,454 | \$120 | \$175 | \$218 |
| | GREELEY | \$8,880 | \$61 | \$89 | \$111 |
| | HOLT | \$1,021 | \$7 | \$10 | \$13 |
| | KEYA PAHA | \$16,646 | \$114 | \$166 | \$208 |
| | LOUP | \$3,685 | \$25 | \$37 | \$46 |
| | ROCK | \$39,054 | \$268 | \$391 | \$488 |
| | SHERMAN | \$35,746 | \$246 | \$357 | \$447 |
| | VALLEY | \$17,793 | \$122 | \$178 | \$222 |
| | WHEELER | \$7,108 | \$49 | \$71 | \$89 |
| PANHANDLE | BANNER | \$113 | \$1 | \$1 | \$1 |
| | BOX BUTTE | \$290,363 | \$1,996 | \$2,904 | \$3,630 |
| | CHEYENNE | \$55,135 | \$379 | \$551 | \$689 |
| | DANES | \$17,185 | \$118 | \$172 | \$215 |
| | DEUEL | \$22,794 | \$157 | \$228 | \$285 |
| | GARDEN | \$13,593 | \$93 | \$136 | \$170 |
| | KIMBALL | \$62,606 | \$568 | \$826 | \$1,033 |
| | MORRILL | \$18,796 | \$129 | \$188 | \$235 |
| | SCOTT'S BLUFF | \$1,306,383 | \$8,981 | \$13,064 | \$16,330 |
| | SHERIDAN | \$87,493 | \$602 | \$875 | \$1,094 |
| | SIOUX | \$1,633 | \$11 | \$16 | \$20 |

NEBRASKA REGIONS

